LUTON CITIZENS ADVICE BUREAU

England & Wales · Charity number 1068411

Details

Other names	LUTON CITIZEN ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	03466059
Registered	1998-03-03
Register	View on the Charity Commission register

Contact

Address	Luton Citizens Advice Bureau Community House 15 New Bedford Road Luton LU1 1SA
Phone	0808 278 7847
Email	admin@lutoncab.org.uk
Website	www.citizensadviceluton.org.uk

Activities

Objects: The charity's objects ('Objects') are specifically: to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Luton and surrounding areas.

Activities: Luton Citizens Advice Bureau provides a free, independent, impartial and confidential advice service to the people of the Borough of Luton

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Downloaded from opencharities.uk/ew/1068411

Geography

- **Area of benefit:** LUTON, BEDFORDSHIRE
- Luton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£725,813	£770,766	£646,066	24
2024-03-31	£766,155	£675,920	£691,019	21
2023-03-31	£635,601	£653,462	£600,784	18
2022-03-31	£1,002,301	£999,761	£618,645	29
2021-03-31	£1,279,815	£1,157,200	£616,105	29

Trustees

Name	Role	Appointed
Alistair McKenzie		2022-01-27
DAVID OLNEY		2012-12-03
Ehsan Asif Alam		2024-05-10
FATIMA BEGUM		2022-04-26
Haidar Rashid		2022-01-27
Kathryn Dale		2021-10-21
Melanie Neale		2014-07-09
Susan Jones		2024-01-25

Downloaded from opencharities.uk/ew/1068411

LUTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1068411

Accounts

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

Company registration number: 03466059
Charity number: 1068411

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2025

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

CONTENTS

	Page
Reference and administrative details of the Company, its Trustees and advisers	1
Trustees' report	2 - 8
Independent examiner's report	9
Statement of financial activities	10
Balance sheet	11 - 12
Notes to the financial statements	13 - 23

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025

Trustees	M Neale, Chair H A Rashid, Trustee (Vice Chair until 1 July 2025) P Sutton, Trustee (Treasurer until 8 November 2024, Trustee until 15 September 2025) K Dale, Trustee D Olney, Trustee (appointed Vice Chair 23 October 2025) A Nicholls, Trustee A B Mckenzie, Trustee U Ali, Trustee (resigned 21 July 2025) F Begum, Trustee G Daswani, Trustee S Jones, Treasurer (Appointed Trustee on 25 January 2024, Treasurer from 8 November 2024) E A Alam, Trustee
Company registered number	03466059
Charity registered number	1068411
Registered office	15 New Bedford Road Luton LU1 1SA
Chief executive officer	S Simeon
Accountants	Menzies LLP Chartered Accountants Magna House 18-32 London Road Staines-Upon-Thames TW18 4BP
Bankers	National Westminster Bank 31 George Street Luton LU1 2YN United Trust Bank Limited One Ropemaker Street London EC2Y 9AW Cambridge & Counties Bank Limted Charnwood Court Leicester LE1 6TB
Independent Examiner	Janice Matthews FCA Menzies LLP Magna House 18-32 London Road Staines-Upon-Thames TW18 4BP

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2025. They are prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

OBJECTIVES AND AIMS

The objectives of the charity are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We have been providing support and advice to people in Luton for over 30 years. Over that time, we have grown significantly to support the high and current needs in the community.

Citizens Advice Luton provides free, independent, confidential and impartial advice to the people of the Borough of Luton on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

ACHIEVEMENTS AND PERFORMANCE

REVIEW OF ACTIVITIES

Local need and context. Luton is one of the most ethnically diverse and densely populated towns in England. The population is estimated at 231,000, has grown in recent years (largely through international migration), and more than 150 languages and dialects are spoken locally. Over half of residents are from non-White ethnic groups. The town experiences high housing pressure, with a larger private rented sector, rising rents, overcrowding and increasing homelessness compared with national averages. Luton ranks 70th most deprived local authority in England, with several wards in the 10% most deprived nationally; around 39% of children live in poverty. These factors drive substantial health and social care need and mirror inner-city challenges without equivalent infrastructure.

Service demand and complexity. In 2024/25 we supported 9,259 clients with an additional 6,800 family members also benefiting from our help.. The reduction from 11,637 in 2023/24 was driven by funding constraints that required us to close our drop-in advice sessions three afternoons a week, alongside a marked rise in case complexity, particularly among face-to-face enquiries. With the closure or contraction of other local services, clients increasingly present with multiple, interlinked issues spanning debt, benefits, housing and immigration that can no longer be resolved elsewhere. We monitor access closely and adapt delivery accordingly.

What people came to us about. The most common problems were poverty, debt, homelessness/risk of eviction and mental health. Our top advice areas continued to be Debt and Welfare Benefits, with a sharp rise in Housing enquiries. Within benefits, PIP, general entitlement and council tax reduction were the most frequent issues; within debt, council tax arrears rose to 19% of all debt cases (up 6% year-on-year).

How people accessed us. In July 2024 we moved to a morning drop-in (Mon–Fri), with afternoons by appointment, email and phone, to manage volumes and the complexity of drop-in enquiries. Adviceline capacity reduced after the end of national funding for an additional FTE adviser (Aug 2024); fewer than 10% of inbound calls could be answered, so we used Connect to place 5,329 outbound calls and introduced a new voicemail to prioritise our digital offer. Email demand remained high but is labour-intensive. We are seeking funds to bolster phone and email capacity.

Partnership working. We continued to strengthen collaboration across statutory and VCSE partners to deliver joined-up support for Luton residents. Although most community outreach sessions in the town's most deprived wards ended when funding ceased in March 2024, we maintained a presence through key partnerships.

We also sustained close working relationships with several Primary Care Networks (PCNs) across Luton, continuing to accept referrals for their most vulnerable patients even after dedicated funding concluded. This partnership approach ensures residents with complex needs continue to receive holistic, accessible advice and support.

Partnership working was further enhanced through the introduction of the Advice First Aid model, which is expanding collaboration across local organisations by equipping frontline partners to identify advice needs early and connect people to the right help.

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

Notable Achievements

- **Secured significant National Lottery funding to strengthen the Luton Access partnership.** This five-year investment supports not only the recruitment of two Crisis Caseworkers and a Supervisor within our team, and part-funding of our Advice First Aid initiative, but also includes substantial funding for our core partner organisations: **Luton Law Centre**, to enhance their provision of housing advice, and **Luton Rights**, to expand access to welfare benefits advice through outreach. This collaborative funding strengthens our shared commitment to providing integrated, holistic advice services across the town, enabling better support for residents with complex, intersecting needs. It also reinforces the strategic value of the Luton Access model in delivering joined-up, community-based advice and support.

- **Extended our HMPPS funding:** This programme has been extended from January 2025 to March 2027. It supports one full-time adviser delivering Finance, Benefits, and Debt advice to male clients on probation, working in close partnership with the Luton and Bedford Probation offices.

- **Partnered with the National Databank** to secure free mobile phone handsets for clients without access to data or call minutes. This has been a vital resource, especially for those needing a phone to meet Universal Credit claimant requirements.

- **Received funding from Luton Borough Council** to launch our Advice First Aid training programme in the community, now being delivered by our newly appointed Training Lead.

- **Secured additional Luton Borough Council funding** to provide dedicated support for Refugees and Asylum Seekers, including referrals from LBC teams, local community organisations, and self-referrals.

- **Secured funding for the Healthier Wealthier Families project,** in partnership with Luton Borough Council's Family Hubs and NHS ELFT. The project provides tailored benefits and budgeting advice to support family financial well-being. This early-intervention approach helps improve health and financial outcomes for local families.

- **Collaborating with Luton Borough Council** on the development of the Luton Supporting You website, which brings together information and access to services provided by Luton Access partners in one accessible online space.

- **Continuously adapted and reviewed our service delivery** to respond to evolving client needs.

Our impact

We know our services provide enormous value to society – for every £1 invested in 2024/25, we generated:

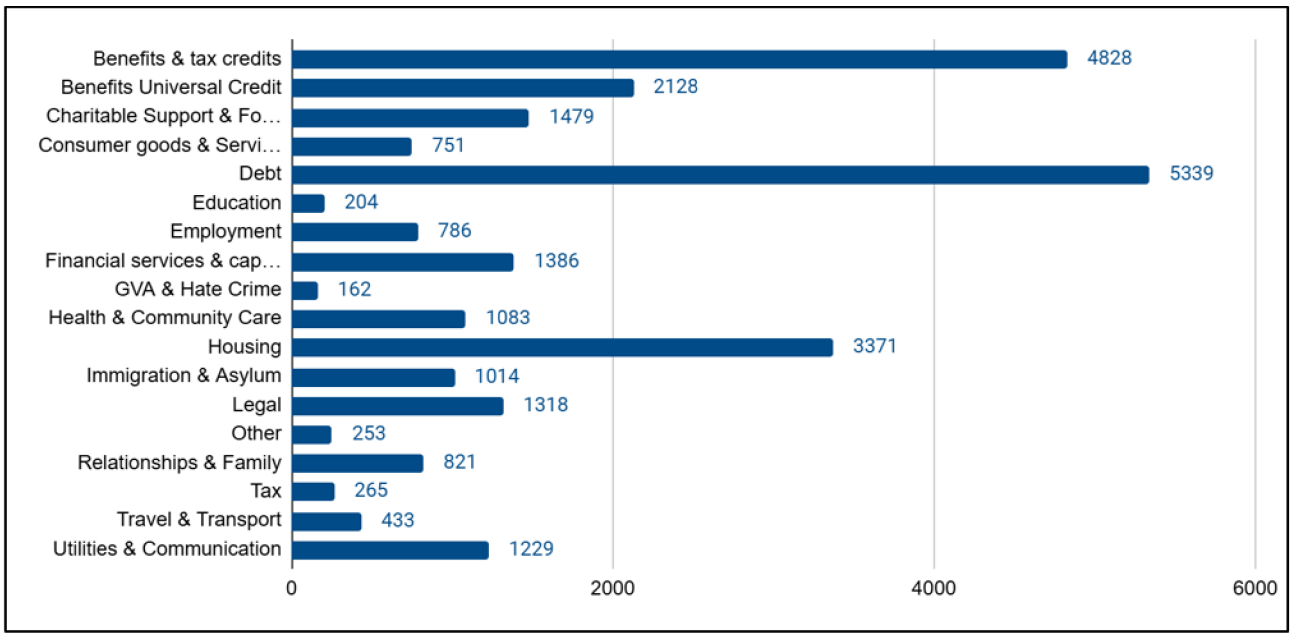
- £3.55 in savings to government and public services (fiscal benefits) - total: £2,434,498
- £41.07 in wider economic and social benefit (public value) - total: £28,124,502
- £10.62 in financial value to the people we help (specific outcomes for individuals) - total: £7,274,701

Our service supported the community as follows:

- Savings to local authority £322,218
- Reducing use of health services: £603,553
- Total savings to NHS: £650,146
- Saving to Department of Work and Pensions (by keeping people in work): £729,970
- Saving to House Providers (preventing evictions): £734,201
- Total value of debt advice: £1,145,919
- Public value of improving clients' wellbeing: £22,877,327
- Value of volunteering: £199,964

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

Our services are underpinned by the dedication of volunteers, whose involvement not only expands our reach but also delivers substantial cost savings.



Debt and welfare benefits remain the dominant issues for our clients, with over 7,900 enquiries this year. Housing demand also surged, with more than 3,300 cases, reflecting growing pressures on local families.

Citizens Advice Luton continues to perform strongly under the National Citizens Advice Performance Quality Framework (PQF). Our Quality of Advice and Case Administration scores remain excellent,reflecting the skill and dedication of our team. Client experience measures also remain high, demonstrating that our services are accessible and effective. While staff changes affected reliability scores earlier in the year, these have since improved through strengthened quality assurance and training. Overall, our PQF results for 2024–25 highlight consistent quality, strong leadership, and continued commitment to achieving good outcomes for clients.

FINANCIAL REVIEW

Income for the year was £725,813 (2023/24: £766,155). Of this £665,814 (2023/24: £729,137) related to restricted project activities.

A deficit of £44,953 was made in the year (2023/24 surplus of £90,235). At 31 March 2025 total reserves were £646,066 of which £615,995 represented unrestricted funds (2024 total reserves £691,019).

Our principal funders for 2024/25:

- Bedfordshire and Luton Community Foundation (BLCF): funding awarded by BLCF as part of the Luton Rising Community Investment Fund - a 3 year grant agreement with reductions year on year. These funds allow us to deliver our general advice service to our clients.
- Citizens Advice: Money and Pensions Service Debt Advice project. To deliver specialist debt advice to our clients.
- The National Lottery Community Fund - Reaching Communities / Partnerships. To provide specialist advice and support to our most vulnerable citizens.

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

- HMPPS - Probation Service: To provide Finance, Benefit and Debt advice to men on probation referred in from Luton and Bedford Probation offices.

- Luton Borough Council - Refugee and Asylum Seeker Support. To provide advice and support to clients referred into the service or self referring.

- Luton Borough Council - Healthier Wealthier Families. To provide advice and support to families in Luton to increase income and reduce debt liability.

- Luton Borough Council - Core20Plus5 - Advice First Aid. To provide training to staff and volunteers of statutory and voluntary organisations in Luton to help develop advice knowledge in local communities.

RESERVES POLICY

The reserve policy is reviewed annually by the board, to look at ongoing costs and commitments and to ensure any unrestricted reserves still meet the charitable purposes.

The reserve position has had a full review at the end of the year and where projects have been completed and final funds are available, reserves have been transferred to cover general costs.

The Board have deceived to review their designated reserve position to reflect current plans and secure reserves in case of any closures. Plans are to move head office to a more suitable premises in the next twelve months and therefore a further designated reserve is included to cover dilapidations and move costs.

Unrestricted funds reserves are maintained at not less than 4 months of expected cash outflow which currently would be £250,000. Unrestricted general funds are £458,208 which comfortably covers this level of cost.

This policy is reviewed by the Trustees in accordance with Citizens Advice recommendations and with a view of expected expenditure in the forthcoming years.

MATERIAL INVESTMENTS POLICY

The organisation invests at least the amount equivalent to its reserves plus provisions in low risk bank accounts separate from its other core accounts. This is to ensure that, at all times, the Bureau can call on its reserves should it need to. No other income is generated from investments.

FUTURE DEVELOPMENTS

Our service is needed now more than ever. The cost of living crisis has severely impacted our clients.
Our 2025-2027 Strategic Business and Development Plan is the basis for our work plans throughout the coming year. The main focus for developments in the next year are to:

- Continue our work on the Advice First Aid project
- Provide a multi-channel advice service with an aim to join webchat and embed WhatsApp advice
- Maintain good access to advice - rated green
- Maintain good quality of advice - rated green
- Review client access and aim to improve PQF rating from red/amber to green
- Ensure CA Luton is at the forefront of work carried out under Luton’s 2040 initiative
- Seek funding to continue work in the health partnership field to tackle the social determinants of health. Outcomes
- linked to improving health and wellbeing.
- Seek funding to maintain the operational capacity of our freephone Adviceline, a critical resource ensuring equitable access to advice for all residents.
- Keep the service and structure under review to ensure we understand pressures and opportunities as they arise.

In order to build on and deliver an enhanced service, we need to increase our volunteer base - we have started an enhanced recruitment campaign to attract more volunteers (for advice and Trustees).

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

We will continue to work closely with our Luton Access partners - building our digital offer to include access to our partners' advice offer. This will ensure our clients can obtain the advice that they need in a setting that best suits their requirements.

Research and Campaigns (R&C): remains central to our work, ensuring that the issues faced by our clients inform wider policy and service improvements. Our established R&C Focus Group continues to bring together staff and volunteers to identify emerging local issues and contribute to national Citizens Advice campaigns. We work closely with our local MPs and partners to highlight evidence from our client base, influence local decision-making, and drive positive change for Luton residents.

Equity, Diversity and Inclusion (EDI): Our ongoing commitment to EDI underpins all areas of our work. Our EDI Focus Group continues to monitor emerging trends and inequalities within our community, ensuring that our services remain inclusive and responsive to changing needs. The group plays a key role in reviewing client data and feedback to make sure that Citizens Advice Luton reaches and supports everyone who needs our help.

STRUCTURE, GOVERNANCE AND MANAGEMENT

CONSTITUTION
The Company is constituted and is a registered charity number 1068411.

The organisation is a Charitable Company limited by guarantee with no share capital. The organisation was run under a Trust deed without limited Company status until Company status was adopted. The Company was established under a Memorandum and Articles of Association, detailing the objects and powers of the company. The last amendment to the Memorandum and Articles was in 2022. In the event of the company being wound up, members are required to contribute an amount not exceeding £1. Luton Citizens Advice Bureau is a member of the national framework of Citizens Advice and is supported and audited accordingly.

METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES
The Directors of the company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

The number of Trustees is limited to a maximum of 15 and a minimum of 4. Trustees are either elected at the Annual General Meeting, nominated by local organisations, elected from within staff and/or volunteers or co-opted by the Trustee Board.

The Board seeks to use the knowledge and skills of those involved in the local area, as well as specialists in the field of advice to assist in their duties. The composition of the Board reflects both the established links with Luton Council, as well as the links with local business. In the last year the Board has successfully recruited new trustees to better reflect the diversity of the community we are supporting and add to the depth of specialist support available.

In line with our Articles of Association, the Board has undertaken a robust review of any Trustee serving for a period of nine years or more. The review considered the Trustee's independence, ongoing skills, contribution and commitment to the charity's values. The Board concluded that each Trustee subject to review continues to demonstrate independence of judgement and makes a valuable contribution to the governance of Citizens Advice Luton. The Board is therefore satisfied that their continued appointment is in the best interests of the charity and its beneficiaries.

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES
All new Trustees are provided with a comprehensive induction on their legal obligations under charity and company law. The induction includes review of our Memorandum and Articles of Association and the Office Manual (including business plan). We also provide access to the National Citizens Advice Bureau Management Information System (BMIS) and Cablink sites for additional support and information.

ORGANISATIONAL STRUCTURE AND DECISION MAKING
The Board meets every quarter. The Board hears reports from the Finance Committee and Risk Committees. The Board discusses strategic risks and risks operating outside the current tolerance of the organisation. Members of the Board sit on both the Finance and Risk Committees. Other meetings are arranged as and when required.

The Finance Committee meets at least 4 times per year. It includes the Treasurer, members of the Board and the Chief Executive. It reviews the financial position, cash flow and financial risks and opportunities with a view to maximising income generation and cost savings where appropriate.

The Risk Committee meets at least 4 times a year to review the risk register and makes recommendations to the Board regarding the most significant risks and actions in place to reduce, manage and monitor them. The Risk Register is informed by strategic and operational reviews of CAL and its environment.

The Board and Senior Management team created an Emergency Management Team group during the Covid pandemic and it still meets fortnightly to consider operational risks facing the organisation. In accordance with the Memorandum and Articles of Association, the Board delegates the day to day running of the organisation to the Chief Executive, who relies upon finance and administrative staff within the organisation to carry out the strategic direction agreed with the Board.

KEY MANAGEMENT REMUNERATION POLICY
The Trustees regularly benchmark the pay of Senior Management in similar sized Charity organisations in the locality and also across similar sized Citizens Advice offices. This was last done in 2024.

RELATED PARTY RELATIONSHIPS
Citizens Advice Luton is a member of Citizens Advice, the National Association of Citizens Advice Bureaux, having passed regular audits of its quality of advice and membership standards.

PRINCIPAL RISKS AND UNCERTAINTIES
There is a risk management framework in the organisation. The main Board has reviewed the strategic risks facing the organisation; the Risk Committee regularly reviews these risks.

Regular reporting is to the Board at its quarterly meetings.

The trustees have identified the following key risks for the organisation along with the mitigating actions to be undertaken:

- **Funding:** CAL remains reliant on a single source of funding for its core general advice activities in the shape of a restricted grant from Luton Rising's Community Investment Fund, administered by Bedfordshire and Luton Community Foundation (BLCF). We also receive funding from National CitA for the MaPS Debt Advice project which is currently contracted until recommissioning in 2027. Losing this funding will require a complete review of the service. CAL continues to apply for additional grants and funding to strengthen the sustainability of our service and reduce reliance on any single source. During 2024–25, we successfully secured funding to extend our specialist advice provision, including projects supporting people on probation, refugees and asylum seekers, and families experiencing financial hardship.

- **Impact of Cost Of Living:** CAL continues to be affected by the wider cost of living pressures. Increased utility, rental and operating costs have placed additional strain on our budget, while we remain mindful of the financial pressures faced by our staff and volunteers. The ongoing rise in living costs has also led to a significant increase in the number of clients seeking advice, particularly around debt, housing, and income maximisation.

- **Community House Lease:** CAL has undertaken a review of its accommodation arrangements to ensure value for money and suitability for future service delivery. While we continue to operate from our current premises, the fixed

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

costs associated with the lease represent an ongoing financial risk should future funding levels change. The trustees consider current reserves to be sufficient to mitigate any short-term impact.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also the directors of Luton Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and the united Kingdom Accounting Standards (UK Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".
Company Law requires the Trustees to prepare financial statements for each financial view which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Observe the method and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of trustees and signed on their behalf by:

DocuSigned by:
Sue Jones
3F38E0995AE3473...

S Jones
Treasurer

Date: 03-Dec-2025

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

INDEPENDENT EXAMINERS' REPORT

Independent examiner's report to the Trustees of Luton Citizens Advice Bureau ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the Company (and 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 the Company's accounts 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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:

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed: DocuSigned by: Janice Matthews 634F24DE92A4471... Dated: 08-Dec-2025

Janice Matthews FCA

Menzies LLP
Magna House
18-31 London Road
Staines-Upon-Thames
TW18 4BP

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Income from:					
Charitable activities	3	**-**	**665,814**	**665,814**	*729,137*
Investments	4	**20,356**	**-**	**20,356**	*14,190*
Other income	5	**39,643**	**-**	**39,643**	*22,828*
Total income		**59,999**	**665,814**	**725,813**	*766,155*
Expenditure on:					
Charitable activities		**16,824**	**753,942**	**770,766**	*675,920*
Total expenditure		**16,824**	**753,942**	**770,766**	*675,920*
Net income/(expenditure)		**43,175**	**(88,128)**	**(44,953)**	*90,235*
Transfers between funds	13	**14,618**	**(14,618)**	**-**	*-*
Net movement in funds		**57,793**	**(102,746)**	**(44,953)**	*90,235*
Reconciliation of funds:					
Total funds brought forward		**558,202**	**132,817**	**691,019**	*600,784*
Net movement in funds		**57,793**	**(102,746)**	**(44,953)**	*90,235*
Total funds carried forward		**615,995**	**30,071**	**646,066**	*691,019*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 13 to 23 form part of these financial statements.

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 03466059

BALANCE SHEET
AS AT 31 MARCH 2025

	Note		2025 £		*2024 £*
Fixed assets					
Tangible fixed assets	10		**-**		*-*
			-		*-*
Current assets					
Debtors	11	**45,322**		*156,210*	
Cash at bank and in hand		**690,207**		*638,131*	
		735,529		*794,341*	
Current liabilities					
Creditors: amounts falling due within one year	12	**(89,463)**		*(103,322)*	
Net current assets			**646,066**		*691,019*
Total assets less current liabilities			**646,066**		*691,019*
Total net assets			**646,066**		*691,019*
Charity funds					
Restricted funds	13		**30,071**		*132,817*
Unrestricted funds	13		**615,995**		*558,202*
Total funds			**646,066**		*691,019*

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

DocuSigned by:
Sue Jones
3E38E0995AE3473...

S Jones
Treasurer

Date: 03-Dec-2025

The notes on pages 13 to 23 form part of these financial statements.

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. General information

Luton Citizens Advice Bureau is a registered charity and company limited by guarantee, both registered in England and Wales. The charity and company registration numbers, along with the registered office address, can be found within the reference and administrative details on page 1.

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

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Luton Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Improvements to property	-	20%
Fixtures and fittings	-	33%

2.5 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.6 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.7 Pensions

The Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Company to the fund in respect of the year.

2.8 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

2. Accounting policies (continued)

2.9 Taxation

As a charity, Luton Citizen Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or S256 of the Taxation of Chargeable Gains Act.

3. Income from charitable activities

	Restricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Income from charitable activities	665,814	**665,814**	*729,137*
Total 2024	*729,137*	*729,137*	

4. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Deposit account interest	20,356	**20,356**	*14,190*
Total 2024	*14,190*	*14,190*	

5. Other incoming resources

	Unrestricted funds 2025 £	Total funds 2025 £	*Total funds 2024 £*
Other incoming resources	39,643	**39,643**	*22,828*
Total 2024	*22,828*	*22,828*	

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

6. Analysis of expenditure by activities

	Direct costs 2025 £	Support costs 2025 £	Total funds 2025 £	*Total funds 2024 £*
Wages	578,079	-	**578,079**	*477,946*
Rent	-	69,303	**69,303**	*65,940*
Premises expenses	-	56,467	**56,467**	*47,959*
Staff expenses	-	9,945	**9,945**	*8,786*
Communications	-	10,084	**10,084**	*8,749*
Printing	-	3,142	**3,142**	*3,958*
Accountancy fees	-	5,118	**5,118**	*2,060*
Legal and professional	-	8,053	**8,053**	*3,674*
Other administration	-	29,949	**29,949**	*39,650*
Bank charges	-	626	**626**	*563*
Grants to service providers	-	-	**-**	*16,635*
	578,079	192,687	**770,766**	*675,920*
Total 2024	*494,581*	*181,339*	*675,920*	

7. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £1,660 *(2024 - £1,500)*, and preparation of Charity accounts of £2,300 (*2024 - £2,100*).

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

8. Staff costs

	2025 £	*2024* *£*
Wages and salaries	**512,964**	*421,410*
Social security costs	**43,707**	*33,207*
Contribution to defined contribution pension schemes	**21,408**	*23,329*
	578,079	*477,946*

The average number of persons employed by the Company during the year was as follows:

	2025 No.	*2024* *No.*
Employees	**24**	*21*

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel cost amounted to £153,253 (inc NI& Pension) (2024: £134,567).

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2024 - £NIL)*.

During the year ended 31 March 2025, no Trustee expenses have been incurred *(2024 - £NIL)*.

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

10. Tangible fixed assets

	Improvements to property £	Fixtures and fittings £	Total £
Cost or valuation			
At 1 April 2024	**159,798**	**41,906**	**201,704**
At 31 March 2025	**159,798**	**41,906**	**201,704**
Depreciation			
At 1 April 2024	**159,798**	**41,906**	**201,704**
At 31 March 2025	**159,798**	**41,906**	**201,704**
Net book value			
At 31 March 2025	**-**	**-**	**-**
At 31 March 2024	*-*	*-*	*-*

11. Debtors

	2025 £	*2024 £*
Due within one year		
Trade debtors	**8,977**	*93,390*
Other debtors	**3**	*-*
Prepayments and accrued income	**36,342**	*62,820*
	45,322	*156,210*

12. Creditors: Amounts falling due within one year

	2025 £	*2024 £*
Trade creditors	**-**	*308*
Other taxation and social security	**8,641**	*8,981*
Other creditors	**932**	*-*
Accruals and deferred income	**79,890**	*94,033*
	89,463	*103,322*

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
Designated funds					
Fundraising Designated Fund	**50,000**	**-**	**-**	**(50,000)**	**-**
Restructuring Designated Fund	**30,000**	**-**	**-**	**27,787**	**57,787**
Building Designated Fund	**135,000**	**-**	**-**	**(35,000)**	**100,000**
	215,000	**-**	**-**	**(57,213)**	**157,787**
General funds					
General Fund	**343,202**	**59,999**	**(16,824)**	**71,831**	**458,208**
Total Unrestricted funds	**558,202**	**59,999**	**(16,824)**	**14,618**	**615,995**
Restricted funds					
Money Advice Service- Face to Face	**30,959**	**139,650**	**(163,669)**	**-**	**6,940**
The Steel Charitable Trust	**17,358**	**-**	**-**	**(17,358)**	**-**
Energy Advice Programme	**4,987**	**23,030**	**(27,499)**	**(518)**	**-**
BLCF	**814**	**379,752**	**(364,233)**	**(16,333)**	**-**
CitA CSDF2	**10,388**	**-**	**(14,684)**	**4,296**	**-**
HMPPS FBD	**11**	**51,533**	**(61,191)**	**-**	**(9,647)**
National Lottery Community Fund	**25,649**	**27,494**	**(21,870)**	**-**	**31,273**
LBC Core20Plus5	**42,651**	**18,450**	**(76,396)**	**15,295**	**-**
LBC - HWF	**-**	**9,030**	**(9,030)**	**-**	**-**
LBC Refugee & Asylum	**-**	**16,875**	**(15,370)**	**-**	**1,505**
	132,817	**665,814**	**(753,942)**	**(14,618)**	**30,071**
Total of funds	**691,019**	**725,813**	**(770,766)**	**-**	**646,066**

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

13. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 April 2023 £	*Income* £	*Expenditure* £	*Transfers in/out* £	*Balance at 31 March 2024* £
Unrestricted funds					
Designated funds					
Fundraising Designated Fund	*50,000*	-	-	-	*50,000*
Restructuring Designated Fund	*30,000*	-	-	-	*30,000*
Building Designated Fund	*135,000*	-	-	-	*135,000*
	215,000	-	-	-	*215,000*
General funds					
General Fund	*336,411*	*37,018*	*(15,136)*	*(15,091)*	*343,202*
Total Unrestricted funds	*551,411*	*37,018*	*(15,136)*	*(15,091)*	*558,202*
Restricted funds					
Money Advice Service- Face to Face	*27,815*	*139,650*	*(136,506)*	-	*30,959*
The Steel Charitable Trust	*17,358*	-	-	-	*17,358*
Energy Advice Programme	*4,200*	*22,421*	*(21,634)*	-	*4,987*
BLCF	-	*313,569*	*(312,755)*	-	*814*
BLCF Collaboration Fund	-	*37,500*	*(44,952)*	*7,452*	-
CitA CSDF2	-	*41,500*	*(31,112)*	-	*10,388*
HMPPS FBD	-	*35,138*	*(35,127)*	-	*11*
National Lottery Community Fund	-	*74,998*	*(49,349)*	-	*25,649*
EU Settled Status	-	*6,861*	*(14,500)*	*7,639*	-
LBC Core20Plus5	-	*57,500*	*(14,849)*	-	*42,651*
	49,373	*729,137*	*(660,784)*	*15,091*	*132,817*
Total of funds	*600,784*	*766,155*	*(675,920)*	-	*691,019*

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Current assets	705,458	30,071	**735,529**
Creditors due within one year	(89,463)	-	**(89,463)**
Total	615,995	30,071	**646,066**

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	*Restricted funds 2024 £*	*Total funds 2024 £*
Current assets	*661,524*	*132,817*	*794,341*
Creditors due within one year	*(103,322)*	-	*(103,322)*
Total	*558,202*	*132,817*	*691,019*

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

15. Purposes of funds

Unrestricted funds

Fundraising Fund - This fund is no longer required as no specific costs are incurred for fundraising. New funds are acquired through grant applications related to advice delivery.

Restructuring fund - This is an amount held in reserve to cover the cost of potential restructuring of the organisation in the event of significant cuts to funding/income.

Building fund - This is a fund held for dilapidations at the charity's current offices and contributions to moving costs of changing the charity's offices which is now planned for 2026.

Restricted funds

Carried forward funds

Money Advice Service: Citizens Advice Sub-Grant in relation to the Money and Pensions Service funded debt advice project. To provide debt advice sessions across multiple channels to members of the public requiring help with their debt problems.

Bedfordshire and Luton Community Foundation (BLCF): Funding awarded by BLCF as part of the Luton Rising Community Investment Fund - a 3 year grant agreement with reductions year on year. These funds allow us to deliver our general advice service to our clients.

Ministry of Justice HMPPS: Grant funding for the provision of Finance, Benefit and Debt services for men on probation referred to the Citizens Advice service by Luton and Bedford Probation offices.
The National Lottery Community Fund - Reaching Communities / Partnerships. To provide specialist advice and support to our most vulnerable citizens.

Luton Borough Council - Refugee and Asylum Seeker Support: To provide advice and support to clients referred into the service or self referring.

Luton Borough Council - Healthier Wealthier Families: To provide advice and support to families in Luton to increase income and reduce debt liability. (funds received in 25-26)

Luton Borough Council - Core20Plus5 Advice First Aid: To provide training to staff and volunteers of statutory and voluntary organisations in Luton to help develop advice knowledge in local communities.

Used Funds

Energy Advice Programme: Citizens Advice Sub-Grant in relation to EAP delivery. The EAP provides one to one energy advice appointments to clients who are in or at risk of fuel poverty, often vulnerable and may be struggling to pay their bills. EAP is funded by the Energy Supplier Warm Home Discount ('WHD') initiative (project finished March 2025).

Core20Plus5: Grant funding from Luton Borough Council's Public Health team to support the delivery of the Core20Plus5 Neighborhood. Project funding for Citizens Advice to provide its services through an outreach model working with local Primary Care Networks providing a referral pathway for their clients to access our service (project finished December 2024).

Docusign Envelope ID: 3752DC49-6593-452A-87B0-54DF7EFF063D

16. Operating lease commitments

At 31 March 2025 the Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025	*2024*
	£	*£*
Not later than 1 year	**61,303**	*61,303*
Later than 1 year and not later than 5 years	**25,543**	*86,846*
	86,846	*148,149*

17. Members' liability

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of tthe company.

18. Related party transactions

Luton Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureau. Income of £139,650 (2024: £139,650) was received from Citizens advice to assist client with money advice.

19. Employee Benefit Obligations

The scheme is a defined contribution scheme where the company contributes 6% and the employee contributes 2% - 6% of gross salary. In the year the company made payments of £21,408 (2024: £23,329). At 31 March 2025 the organisation owed contributions of £nil (2024: £nil).

LUTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1068411

Accounts

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

Company registration number: 03466059
Charity number: 1068411

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 MARCH 2024

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

CONTENTS

	Page
Reference and administrative details of the Company, its Trustees and advisers	1
Trustees' report	2 - 9
Independent examiner's report	10
Statement of financial activities	11
Balance sheet	12 - 13
Notes to the financial statements	14 - 23

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2024

Trustees	M Neale, Chair H A Rashid, Vice Chair P Sutton, Treasurer K Dale, Trustee D Olney, Trustee A Nicholls, Trustee A B Mckenzie, Trustee U Ali, Trustee F Begum, Trustee G Daswani, Trustee S Jones, Trustee (appointed 25 January 2024) E A Alam, Trustee (appointed 10 May 2024)
Company registered number	03466059
Charity registered number	1068411
Registered office	15 New Bedford Road Luton LU1 1SA
Chief executive officer	S Simeon
Accountants	Menzies LLP Chartered Accountants Richmond House Walkern Road Stevenage SG1 3QP
Bankers	National Westminster Bank 31 George Street Luton LU1 2YN United Trust Bank Limited One Ropemaker Street London EC2Y 9AW Cambridge & Counties Bank Limted Charnwood Court Leicester LE1 6TB
Independent Examiner	Stuart Cuzner Menzies LLP Richmond House Walkern Road Stevenage SG1 3QP

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2024. They are prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standardapplicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

The objectives of the charity are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We have been providing support and advice to people in Luton for over 30 years. Over that time, we have grown significantly to support the high and current needs in the community.

Citizens Advice Luton provides free, independent, confidential and impartial advice to the people of the Borough of Luton on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Achievements and performance

a. Main achievements of the Company

Luton is an ethnically diverse town with an estimated 150 languages and dialects spoken with a population of over 225,300 where over half are not White British. Luton is also comparatively deprived with some wards in the most deprived areas in the country and also high levels of child poverty. Luton replicates the problems and issues of inner city boroughs without the necessary infrastructure to support the needs. Luton is densely populated, and all these factors contribute to the health and social care needs in the town.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

Achievements and performance (continued)

b. Review of activities

Demand for our service increased 26.6% from 22/23 (9,193 clients) to 23/24 (11,637 clients). Face to face enquiries are now at pre-covid levels as clients continue to feel the effects of the cost of living crisis. The impact has been widespread with issues affecting people's finances, housing, employment, mental and physical health.

We recognised that we needed to continue to improve access to the service and respond to trends and have ensured this has been closely monitored throughout the year.

We have worked closely with our existing key partners in the statutory and VCSE sectors, and have expanded this work developing new partnerships with Sight Concern and Luton Womens Aid.

The main problems people face are: poverty, debt, homelessness, risk of eviction, and mental health. 55% of clients have a mental health disability and many are single men with significant debt. Last year the top five issues our clients wanted advice and support on were:

- Debt
- Benefits
- Financial services
- Housing
- Immigration

Through our advice and support we aim to empower individuals to take important, difficult and often life changing decisions, by providing clear independent advice, which helps them to understand their situation better and improve their long-term prospects. Our support services greatly help to reduce certain aspects of poverty and disadvantage, as well as advancing education and skills, helping people to become more financially resilient. Our advice also helps improve people's mental health and wellbeing by relieving the distress and anxiety caused by their personal situation and problems.

Our free support and advice services are provided, face-to-face at our office in Luton Town Centre (drop in and by appointment), by email and telephone support, which ensures it is accessible to anyone who needs our help. We are trialling the provision of support in outreach hubs to further increase our reach in the community of Luton. This is particularly important for those people who have become isolated due to the pandemic.

Notable Achievements

- Secured funding to tackle Health Inequalities in partnership with Luton Borough Council (with BLMK ICB funding). We employed 2 FTE staff to provide face to face and phone advice to the patients of 6 Luton based Primary Care Networks.
- Secured funding from HMPPS to recruit 1.2 FTE staff to deliver Finance, Benefit and Debt advice to Male People on Probation - this project runs to January 2025.
- Working with the National Databank, we secured free SIM cards to give out to our clients who do not have access to phone data or minutes. This has proved invaluable for many of our clients who need their phones to meet Universal Credit claimant commitments.
- With funding from National Citizens Advice and core funding we were able to increase adviceline capacity (and email advice) by 2.5 FTE.
- With funding from Luton Borough Council, we continued our outreach advice sessions creating a weekly advice hub in Marsh Farm which included Luton Borough Council's housing department, the Luton Access partners and Total Wellbeing.
- Development of our Equity, Diversity and Inclusion work group - reviewed and adopted a new employment contract which gives additional holiday and sickness pay to a majority of staff.
- We are working with Luton Borough Council on a new website: Luton Supporting You. Bringing the Luton Access partner office together in one space.
- Continually reviewed our service delivery to meet the needs of our clients.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance (continued)

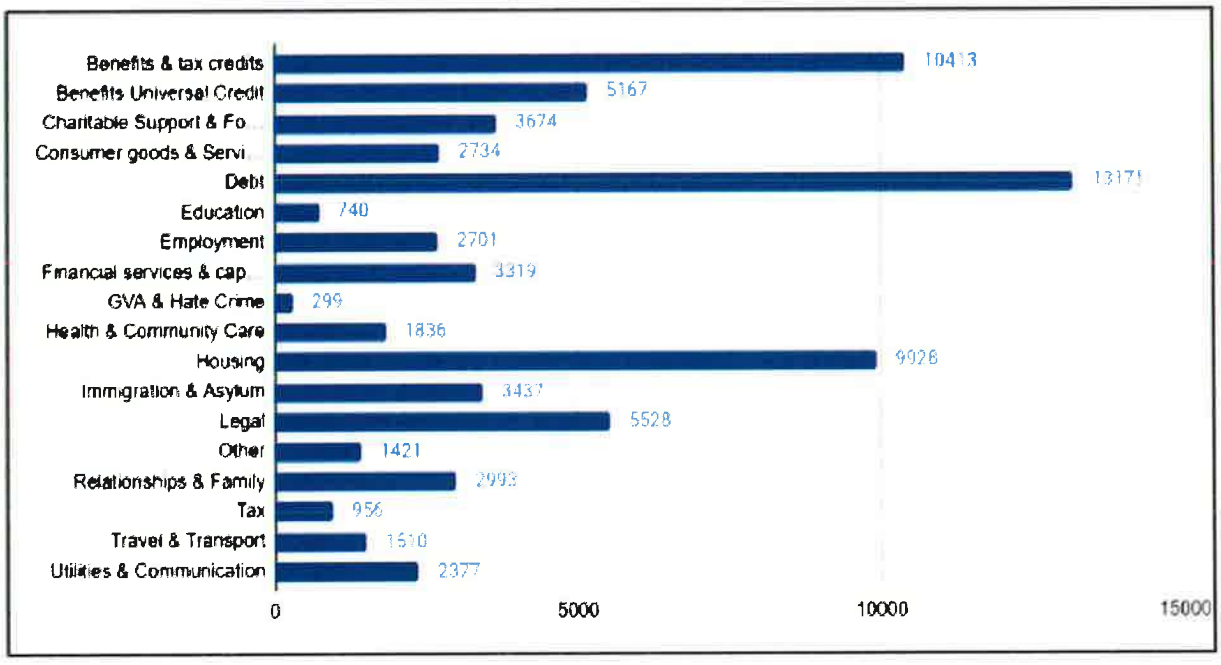
We know our services provide enormous value to society – for every £1 invested in 2023/4, we generated:

- £2.52 in savings to government and public services (fiscal benefits) - total: £1,881,340
- £40.26 in wider economic and social benefit (public value) - total: £30,066,333
- £10.72 in financial value to the people we help (specific outcomes for individuals) - total: £8,009,057

Our service supported the community as follows:

- Savings to local authority £237,155
- Reducing use of health services: £658,513
- Total savings to NHS: £680,584
- Saving to Department of Work and Pensions (by keeping people in work): £620,838
- Saving to House Providers (preventing evictions): £593,551
- Total value of debt advice: £959,410
- Public value of improving clients' wellbeing: £25,358,401
- Value of volunteering: £219,898

Volunteer support has been the heart of Citizens Advice since the beginning, and we encourage their involvement which in turn gives a significant cost reduction to the services we provide.



The main advice areas this year continue to be for Debt and Welfare Benefits advice with a sharp increase in the number of housing enquiries.

- Increased client income of £6,021,451
- £1,851,503 of client debts written off
- Helping our clients to manage £6.82 million of personal debt

National Citizens has a Performance Quality Framework that we adhere to. We achieved an excellent Quality of Advice score which is testament to the hard work and dedication of our staff who worked tirelessly to support our clients.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance (continued)

Public benefit
The trustees have complied with the duty in section 4 of the Charities Act 2011 and have regard to the public benefit guidance as issued by the Charity Commision as shown in the objectives above.

We have referred to the guidance on public benefit when reviewing our aims and objectives and in planning our future activities in particular, the Trustees consider how planned activities will contribute to the aims and objectives that they have set.

The public benefit statement forms the basis for all judgments regarding operational reports to the Board meetings, in order to be reassured that the facilities and services currently managed by the charity continue to meet these critera. At these meetings, the treasurer also presents the financial position including taking account of any restricted funds and the Charity's status as a going concern.

Financial review

a. Financial position

Income for the year was £766,155 (2022/3: £635,601). Of this £729,137 (2022/23: £552,745) related to restricted project activities.

A surplus of £90,235 was made in the year (2022/23 deficit of £17,861). At 31 March 2024 total reserves were £691,019 of which £558,202 represented unrestricted funds (2023 total reserves £600,784).

Our principal funders for 2023/24:
- Bedfordshire and Luton Community Foundation (BLCF) who administer the Community Investment Fund grant on behalf of London Luton Airport Ltd. The grant application was submitted by CAL on behalf of the Luton Access IAG partnership (Citizens Advice, Luton Irish Forum, Luton Law Centre and Luton Rights). CAL is the lead partner for the project. We received a total of £313,569, a reduction on the prior year representing the continuing pressures for the BLCF due to the reduced income from Luton Airport due to Covid and the increased demand from competing charities for a slice of that available grant.These funds allow us to deliver our general advice service to our clients.
- Citizens Advice: Money and Pensions Service Debt Advice project. To deliver specialist debt advice to our clients.
- Home Office: EU Settled Status project. To provide advice and support to clients applying to the EUSS scheme.
- Energy Redress: Providing vouchers to help the most vulnerable in the community with their energy bills.
- Luton Borough Council - To provide advice and support to clients referred into the CAL service by Primary Care Networks across the town. Helping combat Health Inequalities.
- National Lottery Community Fund - monies from the Cost of Living Fund to expand our core service, supporting clients that are in crisis.

b. Reserves policy

Unrestricted funds reserves are maintained at not less than 4 months expected cash outflow. This policy is reviewed by the Trustees in accordance with Citizens Advice recommendations and with a view of expected expenditure in the forthcoming years. Free reserves are currently slightly above this level.

c. Material investments policy

The organisation invests at least the amount equivalent to its reserves plus provisions in low risk bank accounts separate from its other core accounts. This is to ensure that, at all times, the Bureau can call on its reserves should it need to. No other income is generated from investments.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

d. Future Developments

Our service is needed now more than ever. The cost of living crisis has severely impacted our clients.

Our 2024-2026 Strategic Business and Development Plan is the basis for our work plans throughout the coming year. The main focus for developments in the next year are to:

- Launch our Advice First Aid project
- Provide a multi-channel advice service with an aim to join webchat and embed WhatsApp advice
- Create a new website with partner referral portal
- Maintain good access to advice - rated green
- Maintain good quality of advice - rated green
- Review client access and aim to improve PQF rating from red/amber to green
- Ensure CA Luton is at the forefront of work carried out under Luton's 2040 initiative
- Seek funding to work in partnership with the new Luton Family Hub and ELFT CAMHS teams to create a Healthy Wealthy Families advice program. Outcomes linked to financial stability and reducing unmanageable debt.
- Seek funding to provide enhanced casework support to the most vulnerable and marginalised members of our community.
- Keep the service and structure under review to ensure we understand pressures and opportunities as they arise.

In order to build on and deliver an enhanced service, we need to increase our volunteer base - we have started an enhanced recruitment campaign to attract more volunteers (for advice and Trustees).

We will continue to work closely with our Luton Access partners - building our digital offer to include access to our partners' advice offer. This will ensure our clients can obtain the advice that they need in a setting that best suits their requirements.

Research and Campaigns: is at the heart of what we do. Our Research and Campaigns Focus Group continues to work with our local MP's to focus on local campaigns and work on National CitA campaigns.

Equity, Diversity and Inclusion: Our EDI focus group reviews changing trends of inequality, intercepting them and acting to ensure that they are addressed. The group reviews the needs of our clients ensuring our service reaches every client that needs our help.

Structure, governance and management

a. Constitution

The Company is constituted and is a registered charity number 1068411.

The organisation is a Charitable Company limited by guarantee with no share capital. The organisation was run under a Trust deed without limited Company status until Company status was adopted. The Company was established under a Memorandum and Articles of Association, detailing the objects and powers of the company. The last amendment to the Memorandum and Articles was in 2022. In the event of the company being wound up, members are required to contribute an amount not exceeding £1. Luton Citizens Advice Bureau is a member of the national framework of Citizens Advice and is supported and audited accordingly.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

Structure, governance and management (continued)

b. Methods of appointment or election of Trustees

The Directors of the company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

The number of Trustees is limited to a maximum of 15 and a minimum of 4. Trustees are either elected at the Annual General Meeting, nominated by local organisations, elected from within staff and/or volunteers or co-opted by the Trustee Board.

The Board seeks to use the knowledge and skills of those involved in the local area, as well as specialists in the field of advice to assist in their duties. The composition of the Board reflects both the established links with Luton Council, as well as the links with local business. In the last year the Board has successfully recruited new trustees to better reflect the diversity of the community we are supporting and add to the depth of specialist support available.

c. Organisational structure and decision-making policies

The Board meets every quarter. The Board hears reports from the Finance Committee, Risk Committee and General Purposes Committee. The Board discusses strategic risks and risks operating outside the current tolerance of the organisation. Members of the Board sit on both the Finance, Risk and the General Purposes Committees. Other meetings are arranged as and when required.

The Finance Committee meets at least 4 times per year. It includes the Treasurer, members of the Board and the Chief Executive. It reviews the financial position, cash flow and financial risks and opportunities with a view to maximising income generation and cost savings where appropriate.

The Risk Committee meets at least 4 times a year to review the risk register and makes recommendations to the Board regarding the most significant risks and actions in place to reduce, manage and monitor them. The Risk Register is informed by strategic and operational reviews of CAL and its environment.

The General Purposes Committee has been established to prepare and monitor the strategy for volunteer recruitment, the health, safety and wellbeing of staff, volunteers and clients and to deal with premises issues. It meets 4 times a year and its membership includes Trustees, Staff and volunteers.

The Board and Senior Management team created an Emergency Management Team group during the Covid pandemic and it still meets fortnightly to consider operational risks facing the organisation.

In accordance with the Memorandum and Articles of Association, the Board delegates the day to day running of the organisation to the Chief Executive, who relies upon finance and administrative staff within the organisation to carry out the strategic direction agreed with the Board.

d. Policies adopted for the induction and training of Trustees

All new Trustees are provided with a comprehensive induction on their legal obligations under charity and company law. The induction includes review of our Memorandum and Articles of Association and the Office Manual (including business plan). We also provide access to the National Citizens Advice Intranet for additional support and information.

e. Key management remuneration policy

The Trustees regularly benchmark the pay of Senior Management in similar sized Charity organisations in the locality and also across similar sized Citizens Advice Offices. This was last done in 2023/24.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

Structure, governance and management (continued)

f. Related party relationships

Citizens Advice Luton is a member of Citizens Advice, the National Association of Citizens Advice Bureaux, having passed regular audits of its quality of advice and membership standards.

g. Principal risks and uncertainties

There is a risk management framework in the organisation. The main Board has reviewed the strategic risks facing the organisation; the Risk Committee regularly reviews these risks.

Regular reporting is to the Board at its quarterly meetings.

The trustees have identified the following key risks for the organisation along with the mitigating actions to be undertaken:

- **Funding:** CAL is reliant on a single source of funding for its core general advice activities in the shape of a restricted grant awarded by Bedfordshire and Luton Community Foundation (BLCF) as part of the Luton Rising- Community Investment Fund. CAL continues to apply for additional grants and funds to increase the diversity of our funding source.

- **Impact of Cost Of Living**: CAL's cost base has been adversely impacted by higher utility bills, rent and other sundry costs. CAL is aware of the impact the cost of living has on its staff and volunteers who may be forced to seek higher paid employment. The rising cost of living is pushing more clients into debt and so we are seeing an increase in the number of clients who are seeking our support and advice.

- **Community House Lease:** CAL undertook a review to assess options on the Community House lease. Although it has been decided to remain in the current premises, the fixed costs associated with the rental agreement do represent a risk should funding be cut in the future. Current levels of reserves are adequate to meet this shortfall.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Statement of Trustees' responsibilities

The trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of trustees and signed on their behalf by: P S Smith

Date: 8/11/24

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

MENZIES
BRIGHTER THINKING

INDEPENDENT EXAMINERS' REPORT

Independent examiner's report to the Trustees of Luton Citizens Advice Bureau ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

As the Trustees of the Company (and 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 the Company's accounts 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

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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:

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Signed: DocuSigned by: Stuart Cuzner CE674248388045E... Dated: 06-Dec-2024

Stuart Cuzner

Menzies LLP, Chartered Accountants
Richmond House, Walkern Road
Stevenage, SG1 3QP

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024

	Note	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Income from:					
Charitable activities	3	**729,137**	-	**729,137**	*592,845*
Investments	4	**-**	**14,190**	**14,190**	*3,544*
Other income	5	**-**	**22,828**	**22,828**	*39,212*
Total income		**729,137**	**37,018**	**766,155**	*635,601*
Expenditure on:					
Charitable activities		**660,784**	**15,136**	**675,920**	*653,462*
Total expenditure		**660,784**	**15,136**	**675,920**	*653,462*
Net income/(expenditure)		**68,353**	**21,882**	**90,235**	*(17,861)*
Transfers between funds	13	**15,091**	**(15,091)**	**-**	*-*
Net movement in funds		**83,444**	**6,791**	**90,235**	*(17,861)*
Reconciliation of funds:					
Total funds brought forward		**49,373**	**551,411**	**600,784**	*618,645*
Net movement in funds		**83,444**	**6,791**	**90,235**	*(17,861)*
Total funds carried forward		**132,817**	**558,202**	**691,019**	*600,784*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 14 to 23 form part of these financial statements.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

LUTON CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 03466059

BALANCE SHEET
AS AT 31 MARCH 2024

	Note		2024 £		2023 £
Fixed assets					
Tangible fixed assets	10		-		-
			-		-
Current assets					
Debtors	11	**156,210**		*32,827*	
Cash at bank and in hand		**638,131**		*596,769*	
		794,341		*629,596*	
Creditors: amounts falling due within one year	12	**(103,322)**		*(28,812)*	
Net current assets			**691,019**		*600,784*
Total assets less current liabilities			**691,019**		*600,784*
Total net assets			**691,019**		*600,784*
Charity funds					
Restricted funds	13		**132,817**		*49,373*
Unrestricted funds	13		**558,202**		*551,411*
Total funds			**691,019**		*600,784*

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2024

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

P. S. Smith

Date: 8/11/24

The notes on pages 14 to 23 form part of these financial statements.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1. General information

Luton Citizens Advice Bureau is a registered charity and company limited by guarantee, both registered in England and Wales. The charity and company registration numbers, along with the registered office address, can be found within the reference and administrative details on page 1.

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

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Luton Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Improvements to property	-	20%
Fixtures and fittings	-	33%

2.5 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.6 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.7 Pensions

The Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Company to the fund in respect of the year.

2.8 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

2. Accounting policies (continued)

2.9 Taxation

As a charity, Luton Citizen Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or S256 of the Taxation of Chargeable Gains Act.

3. Income from charitable activities

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Income from charitable activities	729,137	-	**729,137**	*592,845*
Total 2023	*552,745*	*40,100*	*592,845*	

4. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Deposit account interest	14,190	**14,190**	*3,544*
Total 2023	*3,544*	*3,544*	

5. Other incoming resources

	Unrestricted funds 2024 £	Total funds 2024 £	*Total funds 2023 £*
Other incoming resources	22,828	**22,828**	*39,212*
Total 2023	*39,212*	*39,212*	

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

6. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £	*Total funds 2023 £*
Wages	477,946	-	**477,946**	*428,022*
Rent	-	65,940	**65,940**	*66,769*
Premises expenses	-	47,959	**47,959**	*43,142*
Staff expenses	-	8,786	**8,786**	*6,650*
Communications	-	8,749	**8,749**	*7,992*
Printing	-	3,958	**3,958**	*5,342*
Accountancy fees	-	2,060	**2,060**	*5,500*
Legal and professional	-	3,674	**3,674**	*5,693*
Other administration	-	39,650	**39,650**	*28,458*
Bank charges	-	563	**563**	*612*
Grants to service providers	16,635	-	**16,635**	*55,282*
	494,581	181,339	**675,920**	*653,462*
Total 2023	*483,304*	*170,158*	*653,462*	

7. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £1,500 *(2023 - £1,350)*, and preparation of Charity accounts of £2,100 (*2023 - £1,600*).

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

8. Staff costs

	2024 £	2023 £
Wages and salaries	**421,410**	*369,957*
Social security costs	**33,207**	*32,350*
Contribution to defined contribution pension schemes	**23,329**	*25,715*
	477,946	*428,022*

The average number of persons employed by the Company during the year was as follows:

	2024 No.	2023 No.
Employees	**21**	*18*

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel cost amounted to £134,567 (inc NI& Pension) (2023: £115,441).

9. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2023 - £NIL)*.

During the year ended 31 March 2024, no Trustee expenses have been incurred *(2023 - £NIL)*.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

10. Tangible fixed assets

	Improvements to property £	Fixtures and fittings £	Total £
Cost or valuation			
At 1 April 2023	**159,798**	**41,906**	**201,704**
At 31 March 2024	**159,798**	**41,906**	**201,704**
Depreciation			
At 1 April 2023	**159,798**	**41,906**	**201,704**
At 31 March 2024	**159,798**	**41,906**	**201,704**
Net book value			
At 31 March 2024	-	-	-
At 31 March 2023	-	-	-

11. Debtors

	2024 £	*2023 £*
Due within one year		
Trade debtors	**93,390**	*1,381*
Prepayments and accrued income	**62,820**	*31,446*
	156,210	*32,827*

12. Creditors: Amounts falling due within one year

	2024 £	*2023 £*
Trade creditors	**308**	*1,207*
Other taxation and social security	**8,981**	*6,837*
Accruals and deferred income	**94,033**	*20,768*
	103,322	*28,812*

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

13. Statement of funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
Designated funds					
Fundraising Designated Fund	50,000	-	-	-	50,000
Restructuring Designated Fund	30,000	-	-	-	30,000
Building Designated Fund	135,000	-	-	-	135,000
	215,000	-	-	-	215,000
General funds					
General Fund	336,411	37,018	(15,136)	(15,091)	343,202
Total Unrestricted funds	551,411	37,018	(15,136)	(15,091)	558,202
Restricted funds					
Money Advice Service- Face to Face	27,815	139,650	(136,506)	-	30,959
The Steel Charitable Trust	17,358	-	-	-	17,358
Energy Advice Programme	4,200	22,421	(21,634)	-	4,987
BLCF	-	313,569	(312,755)	-	814
BLCF Collaboration Fund	-	37,500	(44,952)	7,452	-
CitA CSDF2	-	41,500	(31,112)	-	10,388
HMPPS FBD	-	35,138	(35,127)	-	11
National Lottery Community Fund	-	74,998	(49,349)	-	25,649
EU Settled Status	-	6,861	(14,500)	7,639	-
LBC Core20Plus5	-	57,500	(14,849)	-	42,651
	49,373	729,137	(660,784)	15,091	132,817
Total of funds	600,784	766,155	(675,920)	-	691,019

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

14. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Designated funds	**215,000**	**-**	**-**	**-**	**215,000**
General funds	**336,411**	**37,018**	**(15,136)**	**(15,091)**	**343,202**
Restricted funds	**49,373**	**729,137**	**(660,784)**	**15,091**	**132,817**
	600,784	**766,155**	**(675,920)**	**-**	**691,019**

15. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £
Current assets	132,817	661,524	**794,341**
Creditors due within one year	-	(103,322)	**(103,322)**
Total	132,817	558,202	**691,019**

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

16. Purposes of funds

Unrestricted funds

Fundraising fund- This is an amount held in reserve to cover the cost of additional fundraising activities which aim to diversify the funding sources of Citizens Advice Luton.

Restructuring fund- This is an amount held in reserve to cover the cost of potential re-structure of the organisation in the event of cuts to funding/income.

Building fund- This is a fund held for potential dilapidations at the charity's offices.

Fixed asset fund- This fund represents the investment in fixed assets.

Restricted funds

Beds and Luton Community Foundation (BLCF): Grant funding from BLCF who administer Luton Rising's Community Investment Fund. The grant was awarded to the Luton Access IAG collaboration for which CAL is the lead organisation working with our partner organisations Luton Irish Forum, Luton Law Centre and Luton Rights. The grant allows CAL to deliver its frontline general advice service to the citizens of Luton working with our partners to provide clients with a seamless advice journey.

Beds and Luton Community Foundation (BLCF) - Collaboration Fund: This funding was awarded by BLCF as part of the Luton Fairness Task Force Collaboration Fund. Grant funding awarded to provide outreach advice at warm hubs located in the most deprived areas of Luton, to address the Cost of Living crisis and impact of covid.

Core20Plus5: Grant funding from Luton Borough Council's Public Health team to support the delivery of the Core20Plus5 Neighbourhood. Project funding for Citizens Advice to provide its services through an outreach model working with local Primary Care Networks providing a referral pathway for their clients to access our service.

CSDF2 - Cost of Living Funding: Citizens Advice Sub-Grant in relation to Core Service donation funding Phase 2. The funding is to enable the additional remote delivery of advice to more clients via phone, chat, email and/or video.

Energy Advice Programme: Citizens Advice Sub-Grant in relation to EAP delivery. The EAP provides one to one energy advice appointments to clients who are in or at risk of fuel poverty, often vulnerable and may be struggling to pay their bills. EAP is funded by the Energy Supplier Warm Home Discount ('WHD') initiative.

Home Office: EU Settlement Scheme grant funding to deliver practical support to vulnerable EU, EEA and Swiss citizens to help make their EU Settlement application. This fund is delivered in partnership with Luton Law Centre (our partner in the Luton Access project).

MAPSDAP: Citizens Advice Sub-Grant in relation to the Money and Pensions Service funded debt advice project. To provide debt advice sessions across multiple channels to members of the public requiring help with their debt problems.

Ministry of Justice HMPPS: Grant funding for the provision of Finance, Benefit and Debt services for men on probation referred to the Citizens Advice service by Luton and Bedford Probation offices.

The National Lottery Community Fund: funding from the Community Organisations Cost of Living Fund to expand our core advice service and to contribute to overheads.

The Steel Charitable Trust: Grant purpose: to support the salary of a dedicated adviser for families with children suffering from the impact of increased cost of living.

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

17. Operating lease commitments

At 31 March 2024 the Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2024 £	2023 £
Not later than 1 year	**61,303**	*44,000*
Later than 1 year and not later than 5 years	**86,846**	*106,333*
	148,149	*150,333*

18. Members' liability

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of tthe company.

19. Related party transactions

Luton Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureau. Income of £139,650 (2023: £148,711) was received from Citizens advice to assist client with money advice.

20. Employee Benefit Obligations

The scheme is a defined contribution scheme where the company contributes 6% and the employee contributes 2%-6% of gross salary. In the year the company made payments of £23,329 (2023: £22,715). At 31 March 2024 the organisation owed contributions of £nil (2023: £nil).

Docusign Envelope ID: 4632D287-A811-41D1-9603-B0321D71F82A

LUTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1068411

Accounts

REGISTERED COMPANY NUMBER: 03466059 (England and Wales)
REGISTERED CHARITY NUMBER: 1068411

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2023

FOR

LUTON CITIZENS ADVICE BUREAU

Menzies LLP
Chartered Accountants and Statutory Auditors
Richmond House
Walkern Road
Stevenage
Hertfordshire
SG1 3QP

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31ST MARCH 2023

Trustees	M Neale Chair H A Rashid Vice Chair P Sutton Treasurer K Dale A B Mckenzie N A Nicholls D Olney U Ali (appointed 8/5/22) F Begum (appointed 13/8/22) G Daswani (appointed 2/7/22) T Khan (resigned 21/6/22) P Blanking (resigned 11/5/23)
Registered office	15 New Bedford Road Luton Bedfordshire LU1 1SA
Registered company number	03466059 (England and Wales)
Registered charity number	1068411
Auditors	Menzies LLP Chartered Accountants and Statutory Auditors Richmond House Walkern Road Stevenage Hertfordshire SG1 3QP
Key management personnel	S Simeon (Chief Executive) J Jenkins (Head of Quality & Advice) L Scanlan (Head of Debt and Personnel)
Bankers	National Westminster Bank 31 George Street Luton LU1 2YN United Trust Bank Limited One Ropemaker Street London EC2Y 9AW

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2023. They are prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

Objectives and activities
Objectives and aims
The objectives of the charity are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We have been providing support and advice to people in Luton for 30 years. Over that time, we have grown significantly to support the high and current needs in the community.

Citizens Advice Luton provides free, independent, confidential and impartial advice to the people of the Borough of Luton on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Achievement and performance
Review of activities
Luton is an ethnically diverse town with an estimated 150 languages and dialects spoken with a population of over 228,000 where over half are not White British. Luton is also comparatively deprived with some wards in the most deprived areas in the country and also high levels of child poverty. Luton replicates the problems and issues of inner city boroughs without the necessary infrastructure to support the needs. Luton is densely populated, and all these factors contribute to the health and social care needs in the town.

Last year we supported nearly 10,500 clients with an additional 2,954 people indirectly benefiting from our support. We dealt with 42,808 issues. We have seen an increase in clients from the previous year, with the effects of the high cost of living being the most significant factor.

The main problems people face are: poverty, debt, homelessness, risk of eviction, and mental health. 55% of clients have a mental health disability and many are single men with significant debt. Last year the top five issues our clients wanted advice and support on were:

- Debt
- Benefits
- Financial Services
- Housing
- Immigration

Nearly 1,300 families needed help from our debt team with nearly £12.8m of arrears of which £2.6m were for priority debts.

Through our advice and support we aim to empower individuals to take important, difficult and often life changing decisions, by providing clear independent advice, which helps them to understand their situation better and improve their long-term prospects. Our support services greatly help to reduce certain aspects of poverty and disadvantage, as well as advancing education and skills, helping people to become more financially resilient. Our advice also helps improve people's mental health and wellbeing by relieving the distress and anxiety caused by their personal situation and problems.

The main advice areas this year continue to be for Debt, Benefits and Housing with the following outcomes:

- Increased client income of £6.4 million
- £3,465,751 of client debts written off
- Helping our clients to manage £12.8 million of personal debt

National Citizens has a Performance Quality Framework that we adhere to. We achieved an excellent Quality of Advice score which is testament to the hard work and dedication of our staff and volunteers.

Financial review

Financial position

Income for the year was £635,601 (2021/22: £1,002,301). Of this £552,745 (2021/22: £967,310) related to restricted project activities.

A deficit of £17,861 was made in the year (2021/22 surplus of £2,540). At 31 March 2023 total reserves were £600,784 of which £546,177 represented unrestricted funds (2022 total reserves £618,645).

Our principal funders for 2022/23:

- Bedfordshire and Luton Community Foundation (BLCF) who administer the Community Investment Fund grant on behalf of London Luton Airport Ltd. The grant application was submitted by CAL on behalf of the Luton Access IAG partnership (Citizens Advice, Luton Irish Forum, Luton Law Centre and Luton Rights). CAL is the lead partner for the project. We received a total of £326,657, a reduction on the prior year representing the continuing pressures for the BLCF due to the reduced income from Luton Airport due to Covid and the increased demand from competing charities for a slice of that available grant.These funds allow us to deliver our general advice service to our clients.

- Citizens Advice: Money and Pensions Service Debt Advice project. To deliver specialist debt advice to our clients.

- Home Office: EU Settled Status project. To provide advice and support to clients applying to the EUSS scheme.

- Energy Redress: Providing fuel vouchers to help the most vulnerable in the community with their energy bills.

- Covid Vaccination: To increase vaccination levels in the Luton Borough Council area.

- Steel Trust: To provide a dedicated adviser helping families with children suffering from the impact of increased cost of living.

Reserves policy

Unrestricted funds reserves are maintained at not less than 4 months expected cash outflow. This policy is reviewed by the Trustees in accordance with Citizens Advice recommendations and with a view of expected expenditure in the forthcoming years. Free reserves are currently slightly above this level.

Material Investments Policy

The organisation invests at least the amount equivalent to its reserves plus provisions in low risk bank accounts separate from its other core accounts. This is to ensure that, at all times, the Bureau can call on its reserves should it need to. No other income is generated from investments.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Constitution

The Company is constituted and is a registered charity number 1068411.

The organisation is a Charitable Company limited by guarantee with no share capital. The organisation was run under a Trust deed without limited Company status until Company status was adopted. The Company was established under a Memorandum and Articles of Association, detailing the objects and powers of the company. The last amendment to the Memorandum and Articles was in 2022. In the event of the company being wound up, members are required to contribute an amount not exceeding £1. Luton Citizens Advice Bureau is a member of the national framework of Citizens Advice and is supported and audited accordingly.

Method of appointment or election of trustees

The Directors of the company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

The number of Trustees is limited to a maximum of 15 and a minimum of 4. Trustees are either elected at the Annual General Meeting, nominated by local organisations, elected from within staff and/or volunteers or co-opted by the Trustee Board (provided that the total number of co-opted and nominated Trustees does not exceed eleven).

The Board seeks to use the knowledge and skills of those involved in the local area, as well as specialists in the field of advice to assist in their duties. The composition of the Board reflects both the established links with Luton Council, as well as the links with local business. In the last year the Board has successfully recruited new trustees to better reflect the diversity of the community we are supporting and add to the depth of specialist support available.

Policies adopted for the induction and training of trustees

All new Trustees are provided with a comprehensive induction on their legal obligations under charity and company law. The induction includes review of our Memorandum and Articles of Association and the Office Manual (including business plan). We also provide access to the National Citizens Advice Bureau Management Information System (BMIS) and Cablink sites for additional support and information.

Structure, governance and management
Principal risks and uncertainties
There is a risk management framework in the organisation. The main Board has reviewed the strategic risks facing the organisation; the Risk Committee regularly reviews these risks.

Regular reporting is to the Board at its quarterly meetings.

The trustees have identified the following key risks for the organisation along with the mitigating actions to be undertaken:

- **Funding**: CAL is reliant on a single source of funding for its core general advice activities in the shape of a restricted grant from London Luton Airport Ltd's Community Investment Fund, distributed by Bedfordshire and Luton Community Foundation (BLCF). We also receive funding from National CitA for the MaPS Debt Advice project which has gone to recommissioning. Losing this funding will require a complete review of the service. CALcontinues to apply for additional grants and funds to increase the diversity of our funding source. We have been successful in winning new grants to cover probation support and mental health support for our clients such as those from Steel trust and Wixamtree.

- **Impact of Cost Of Living**: CAL's cost base has been adversely impacted by higher utility bills, rent and other sundry costs. CAL is aware of the impact the cost of living has on its staff and volunteers who may be forced to seek higher paid employment. The rising cost of living is pushing more clients into debt and so we are seeing an increase in the number of clients who are seeking our support and advice.

- **Community House Lease**: CAL undertook a review to assess options on the Community house lease. Although it has been decided to remain in the current premises, this is always under review. The fixed costs associated with the rental agreement do represent a risk should funding be cut in the future. Current levels of reserves are adequate to meet this shortfall.

As part of our Governance procedures, we undertake a review of all aspects of governance on an annual basis. In particular for the current year, we have reviewed the term of office for all serving trustees that have served for the longer term (in excess of 9 years). During the current year, we noted that two of our Trustees have served for in excess 9 years are being re-assessed in accordance with our code of governance. Trustees are appointed for an agreed length of time, subject to any applicable constitutional or statutory provisions relating to election and re-election. If a trustee has served for more than nine years, their reappointment is:
- subject to a particularly rigorous review and takes into account the need for progressive refreshing of the Board
- explained in the trustees' annual report.

Opinion

We have audited the financial statements of Luton Citizens Advice Bureau (the 'charitable company') for the year ended 31st March 2023 which comprise the Statement of financial activities, the Statement of financial position, the Statement of cash flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual report, other than the financial statements and our Report of the independent auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the independent auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory framework applicable to the charity and the sector in which they operate. We determined that the following laws and regulations were most significant: the Companies Act 2006 and the Charities Act 2011.

- We obtained an understanding of how the charity is complying with those legal and regulatory frameworks by making inquiries to the management. We corroborated our inquiries through our review of board minutes and papers provided by those charged with governance.

- We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team include:
  - identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
  - understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
  - challenging assumptions and judgments made by management in its significant accounting estimates;
  - identifying and testing journal entries, in particular any journal entries posted with unusual account combinations; and
  - assessing the extent of compliance with the relevant laws and regulations.

- We have reviewed the financial statements and considered whether they are consistent with our understanding of the entity or indicate a previously unrecognised risk of material misstatement that could be due to fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	**2023 Total funds £**	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	3	**40,100**	**552,745**	**592,845**	977,653
Investment income	4	**3,544**	-	**3,544**	2,232
Other income		**39,212**	-	**39,212**	22,416
Total		**82,856**	**552,745**	**635,601**	1,002,301
EXPENDITURE ON					
Charitable activities	5				
Support costs		**31,653**	**138,505**	**170,158**	181,851
Grants to service partners		**24,215**	**31,067**	**55,282**	185,027
Direct costs		**4,064**	**423,958**	**428,022**	632,883
Total		**59,932**	**593,530**	**653,462**	999,761
NET INCOME/(EXPENDITURE)		**22,924**	**(40,785)**	**(17,861)**	2,540
RECONCILIATION OF FUNDS					
Total funds brought forward		**528,487**	**90,158**	**618,645**	616,105
TOTAL FUNDS CARRIED FORWARD		**551,411**	**49,373**	**600,784**	618,645

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION - continued
31ST MARCH 2023

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 24/11/23 and were signed on its behalf by:

.....
Trustee

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31ST MARCH 2023

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023	2022
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of financial activities)	**(17,861)**	2,540
Adjustments for:		
Depreciation charges	-	2,308
Interest received	**(3,544)**	(2,232)
Decrease in debtors	**1,421**	13,655
(Decrease)/increase in creditors	**(42,144)**	41,646
Net cash (used in)/provided by operations	**(62,128)**	57,917

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	**At 31.3.23**
	£	£	**£**
Net cash			
Cash at bank and in hand	**655,353**	**(58,584)**	**596,769**
	655,353	**(58,584)**	**596,769**
Total	**655,353**	**(58,584)**	**596,769**

The notes form part of these financial statements

2. ACCOUNTING POLICIES - continued

Resources expended
All expenditure is accounted for on an accrual basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to activities, they have been allocated on a basis consistent with the use of the resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Property, plant and equipment
All assets costing more than £500 are capitalised.
Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold Improvements	- 20% straight line
Fixtures and fittings	- 33.33% straight line
Office equipment	- 33.33% straight line

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds and have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the noted to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Leasing
Rentals payable under operating leases are charged to the statement of financial activities on a straight-line basis over the lease term.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension held in a separately administered fund. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

7. SUPPORT COSTS

	Support costs £
Support costs	**170,158**

Support costs, included in the above, are as follows:

	2023 Support costs £	2022 Total activities £
Rent	**66,769**	**54,839**
Premises expenses	**43,142**	**43,494**
Staff expenses	**6,650**	**7,449**
Communications	**7,992**	**10,105**
Printing	**5,342**	**7,014**
Auditor's fees	**5,500**	**5,500**
Legal and professional	**5,693**	**3,647**
Other administration	**5,319**	**2,577**
Other support costs	**23,139**	**44,191**
Bank charges	**612**	**727**
Depreciation of tangible fixed assets	**-**	**2,308**
	170,158	**181,851**

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023 £	2022 £
Depreciation - owned assets	**-**	2,308
Other operating leases	**66,769**	54,839
Auditors remuneration	**5,500**	5,500
Auditors remuneration - non audit fees	**1,333**	-
Pension costs	**22,715**	29,205

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities	10,343	967,310	977,653
Investment income	2,232	-	2,232
Other income	22,416	-	22,416
Total	34,991	967,310	1,002,301
EXPENDITURE ON			
Charitable activities			
Support costs	22,632	159,219	181,851
Grants to service partners	-	185,027	185,027
Direct costs	6,398	626,485	632,883
Total	29,030	970,731	999,761
NET INCOME/(EXPENDITURE)	5,961	(3,421)	2,540
RECONCILIATION OF FUNDS			
Total funds brought forward	522,526	93,579	616,105
TOTAL FUNDS CARRIED FORWARD	528,487	90,158	618,645

12. TAXATION

As a charity, Luton Citizen Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or S256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Within one year	44,000	44,000
Between one and five years	106,333	150,333
	150,333	194,333

17. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
Unrestricted funds			
General fund	458,487	(122,076)	336,411
Fundraising Designated Fund	30,000	20,000	50,000
Restructuring Designated Fund	30,000	-	30,000
Building Designated Fund	10,000	125,000	135,000
	528,487	22,924	551,411
Restricted funds			
Money Advice Service - Face to Face	39,211	(11,396)	27,815
The Big Lottery Fund - HTC	1,718	(1,718)	-
Citizens Advice - Help to Claim scheme	8,521	(8,521)	-
National Lottery Community Fund	799	(799)	-
National Citizens Advice	5,234	(5,234)	-
Energy Redress	34,675	(34,675)	-
The Steel Charitable Trust	-	17,358	17,358
Energy Advice Programme	-	4,200	4,200
	90,158	(40,785)	49,373
TOTAL FUNDS	618,645	(17,861)	600,784

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	450,218	8,269	458,487
Fundraising Designated Fund	30,000	-	30,000
Restructuring Designated Fund	30,000	-	30,000
Building Designated Fund	10,000	-	10,000
Fixed Assets Designated Fund	2,308	(2,308)	-
	522,526	5,961	528,487
Restricted funds			
Money Advice Service - Face to Face	38,530	681	39,211
The Big Lottery Fund - HTC	7,532	(5,814)	1,718
Citizens Advice - Help to Claim scheme	5,429	3,092	8,521
EU Settled Status	4,437	(4,437)	-
National Lottery Community Fund	20,001	(19,202)	799
Beds and Luton Community Foundation	12,416	(12,416)	-
National Citizens Advice	5,234	-	5,234
Energy Redress	-	34,675	34,675
	93,579	(3,421)	90,158
TOTAL FUNDS	616,105	2,540	618,645

19. PURPOSES OF DESIGNATED FUNDS

Fund	Purpose
Unrestricted funds	
Fundraising fund	**This is an amount held in reserve to cover the cost of additional fundraising activities which aim to diversify the funding sources of Citizens Advice Luton.**
Restructuring fund	**This is an amount held in reserve to cover the cost of potential re-structure of the organisation in the event of cuts to funding/income.**
Building fund	**This is a fund held for potential dilapidations at the charity's offices.**
Fixed asset fund	**This fund represents the investment in fixed assets.**
Restricted funds	
Face to Face	**The grant is received from the Money Advice Service and is restricted to provide face to face debt advice.**
Big Lottery Help Through Crisis (HTC)	**The Help Through Crisis is a project, funded by the Big Lottery Fund, is led by Citizens Advice Luton with Luton Food Bank and Luton law Centre as its main delivery partners. Luton Borough Council Revenue, Financial Assessment and Customer Services teams, together with Luton Rights complete the partnership. The project provides a wide range of timely hardship advice and support to residents of Luton who are in crisis.**
Energy Best Deal Extra Advice Project	**To help deliver clients advice on energy efficiency.**
Help to Claim Scheme	**Help to Claim is a new dedicated service from Citizens Advice. It provides free, independent and confidential information. The project provides setting up recruitment, training and equipment and other direct cost incurred with delivering this service. This project will assist with the setup of the universal support: Help to Claim services which support and guide through the initial application of Universal Credit claim, through to your first payment.**
Beds and Luton Community Foundations (BLCF)	**Grant funding from BLCF who administer London Luton Airport Limited's Community Investment Fund. The grant was awarded to the Luton Access IAG collaboration for which CAL is the lead organisation working with our partner organisations Luton Irish Forum Luton Law Centre and Luton Rights. At the start of the year, CAL received the full grant payment and distributed the grant payment to partner organisations. During the year, this was changed so that all partner organisations directly received the grant payment. The grant allows CAL to deliver its frontline general advice service to the citizens of Luton working with our partners to provide clients with a seamless advice journey.**

20. EMPLOYEE BENEFIT OBLIGATIONS

The scheme is a defined contribution scheme where the company contributes 6% and the employee contributes 2%-6% of gross salary.

In the year the company made payments of £22,715 (2022: £29,205). At 31 March 2023 the organisation owed contributions of £nil (2022: £nil).

LUTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1068411

Accounts

REGISTERED COMPANY NUMBER: 03466059 (England and Wales)
REGISTERED CHARITY NUMBER: 1068411

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

FOR

LUTON CITIZENS ADVICE BUREAU

Wags LLP t/a Wagstaffs
Chartered Accountants and Statutory Auditors
Richmond House
Walkern Road
Stevenage
Hertfordshire
SG1 3QP

LUTON CITIZENS ADVICE BUREAU

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST MARCH 2022

	Page
Reference and administrative details	1 to 2
Report of the trustees	3 to 10
Report of the independent auditors	11 to 14
Statement of financial activities	15
Statement of financial position	16 to 17
Statement of cash flows	18
Notes to the statement of cash flows	19
Notes to the financial statements	20 to 34
Detailed statement of financial activities	35

LUTON CITIZENS ADVICE BUREAU

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31ST MARCH 2022

Trustees	P Blanking K Dale (appointed 21/10/21) S Hussain (resigned 27/5/21) T Khan (resigned 21/6/22) K Malik (appointed 21/10/21) (resigned 27/1/22) A B Mckenzie (appointed 27/1/22) M Neale Vice Chair N A Nicholls D Olney Chair H A Rashid (appointed 27/1/22) P Sutton Treasurer Y Waheed (resigned 26/10/21) F Widdowson (resigned 7/3/22) U Ali (appointed 8/5/22) F Begum (appointed 13/8/22) G Daswani (appointed 2/7/22)
Registered office	15 New Bedford Road Luton Bedfordshire LU1 1SA
Registered company number	03466059 (England and Wales)
Registered charity number	1068411
Auditors	Wags LLP t/a Wagstaffs Chartered Accountants and Statutory Auditors Richmond House Walkern Road Stevenage Hertfordshire SG1 3QP
Key management personnel	S Simeon (Chief Executive) J Jenkins (Head of Quality & Advice) L Scanlan (Head of Debt and Personnel)

Bankers	National Westminster Bank 31 George Street Luton LU1 2YN
	United Trust Bank Limited One Ropemaker Street London EC2Y 9AW
	Cambridge & Counties Bank Limited Charnwood Court Leicester LE1 6TB

The Trustees (who are also the Directors for the purpose of Company Law) have pleasure in presenting their annual report and the audited financial statements for the year ended 31 March 2022. They are prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

Objectives and activities

Objectives and aims

The objectives of the charity are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. We have been providing support and advice to people in Luton for 30 years. Over that time, we have grown significantly to support the high and current needs in the community.

Citizens Advice Luton provides free, independent, confidential and impartial advice to the people of the Borough of Luton on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Public benefit

The trustees have complied with the duty in section 4 of the Charities Act 2011 and have regard to the public benefit guidance as issued by the Charity Commission as shown in the objectives above.

We have referred to the guidance on public benefit when reviewing our aims and objectives and in planning our future activities in particular, the Trustees consider how planned activities will contribute to the aims and objectives that they have set.

This public benefit statement forms the basis for all judgements regarding operational reports to the Board meetings, in order to be reassured that the facilities and services currently managed by the charity continue to meet these criteria. At these meeting, the Financial Controller also presents the quarterly financial position including taking account of any restricted funds and the Charity's status as a going concern.

Achievement and performance
Review of activities
Luton is an ethnically diverse town with an estimated 150 languages and dialects spoken with a population of 213,500 where over half are not white British. Luton is also comparatively deprived with some wards in the most deprived areas in the country with high levels of child poverty. Luton replicates the problems and issues in inner city boroughs without the necessary infrastructure to support the needs. Luton is densely populated, and all these factors contribute to the health and social care needs in the town.

Last year we supported 12,000 clients dealing with 30,289 issues. We have seen a 20% increase in clients from the previous year, with the effects of the pandemic and high cost of living as contributing factors.

The main problems people face are: poverty, debt, homelessness, risk of eviction, and mental health. 55% of clients have a mental health disability and many are single men with significant debt. Last year the top five issues our clients wanted advice and support on were:

- Debt
- Benefits
- Financial Services
- Housing
- Immigration

Over 880 families needed help from our debt team with nearly £8.8m of arrears of which £3.9m were for priority debts.

Through our advice and support we aim to empower individuals to take important, difficult and often life changing decisions, by providing clear independent advice, which helps them to understand their situation better and improve their long-term prospects. Our support services greatly help to reduce certain aspects of poverty and disadvantage, as well as advancing education and skills, helping people to become more financially resilient. Our advice also helps improve people's mental health and wellbeing by relieving the distress and anxiety caused by their personal situation and problems.

Our free support and advice services are provided, face-to-face at our office in Luton Town Centre (drop in and by appointment), by email and telephone support, which ensures it is accessible to anyone who needs our help. We are trialling the provision of support in outreach hubs to further increase our reach in the community of Luton. This is particularly important for those people who have become isolated due to the pandemic.

We know our services provide enormous value to society - for every £1 invested in 2021/2022, we generated:

- £2.48 in savings to government and public services (fiscal benefits)
- £31.54 in wider economic and social benefit (public value)
- £15.72 in financial value to the people we help (specific outcomes for individuals)

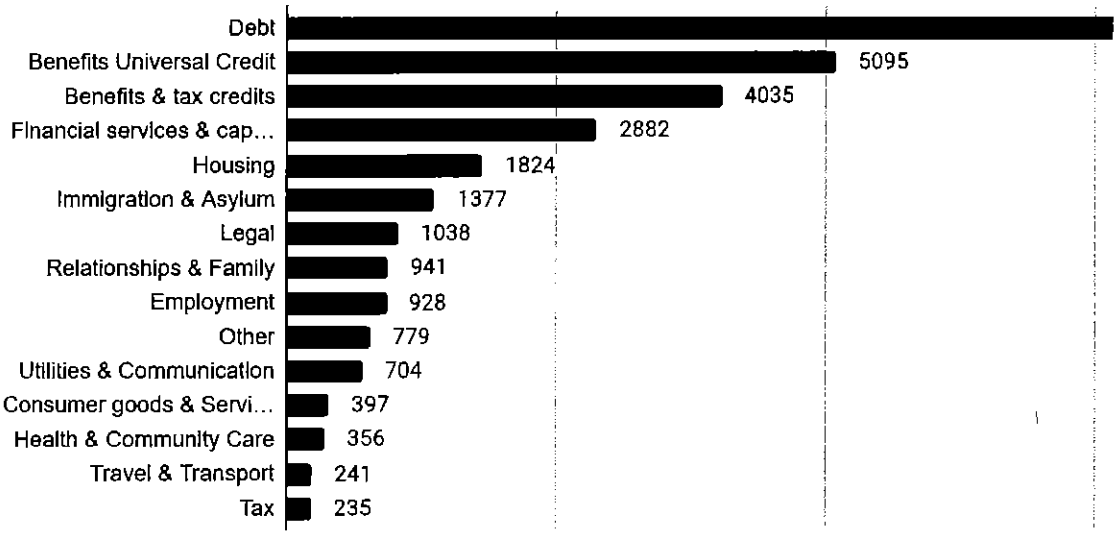
Our service supported the community as follows:

- Savings to local authority £203,785
- Reducing use of health services: £533,174
- Total savings to NHS: £572,802

- **Saving to Department of Work and Pensions (by keeping people in work): £620,838**
- **Saving to House Providers (preventing evictions): £555,357**
- **Total value of debt advice: £867,374**
- **Public value of improving clients' wellbeing: £20,514,501**
- **Public value of volunteering: £130,538**

Volunteer support has been the heart of Citizens Advice since the beginning, and we encourage their involvement which in turn gives a significant cost reduction to the services we provide.

Issues people were facing:



The main advice areas this year continue to be for Debt, Financial Services and Welfare Benefits advice with the following outcomes:

- Increased client income of **£10.5 million**
- **£1,889,576** of client debts written off
- Helping our clients to manage **£8.7 million** of personal debt

We received funding from the National Lottery Community Fund which allowed us to introduce email advice as another advice channel. This proved extremely popular especially for those clients who work - the ability to access our advice services outside of our core advice times has been invaluable for those clients.

National Citizens has a Performance Quality Framework that we adhere to. We achieved an excellent Quality of Advice score which is testament to the hard work and dedication of our staff who worked tirelessly working from home to support our clients.

Financial review

Financial position

Income for the year was £1,002,301 (2020/21: £1,279,815). Of this £967,310 (2020/21: £1,232,347) related to restricted project activities.

A surplus of £2,540 was made in the year (2020/21 surplus of £122,615). At 31 March 2022 total reserves were £618,645 of which £522,526 represented unrestricted funds (2021 total reserves £616,105).

Our principal funders for 2021/22:

- Bedfordshire and Luton Community Foundation (BLCF) who administer the Community Investment Fund grant on behalf of London Luton Airport Ltd. The grant application was submitted by CAL on behalf of the Luton Access IAG partnership (Citizens Advice, Luton Irish Forum, Luton Law Centre and Luton Rights). CAL is the lead partner for the project. We received a total of £481,086, a reduction on the prior year representing the continuing pressures for the BLCF due to the reduced income from Luton Airport due to Covid and the increased demand from competing charities for a slice of that available grant. These funds allow us to deliver our general advice service to our clients.

- The National Lottery provided funding for our Help Through Crisis project to support our most vulnerable clients. This funding came to an end in 2021.

- Citizens Advice: Money and Pensions Service Debt Advice project. To deliver specialist debt advice to our clients.

- Citizens Advice: DWP Help To Claim Universal Credit project. To provide advice and support to clients requiring help to apply for Universal Credit up to receipt of first payment. This funding came to an end in March 2022.

- Home Office: EU Settled Status project. To provide advice and support to clients applying to the EUSS scheme.

- Energy Redress: Providing vouchers to help the most vulnerable in the community with their energy bills.

Reserves policy

Unrestricted funds reserves are maintained at not less than 4 months expected cash outflow. This policy is reviewed by the Trustees in accordance with Citizens Advice recommendations and with a view of expected expenditure in the forthcoming years. Free reserves are currently slightly above this level.

Material Investments Policy

The organisation invests at least the amount equivalent to its reserves plus provisions in low risk bank accounts separate from its other core accounts. This is to ensure that, at all times, the Bureau can call on its reserves should it need to. No other income is generated from investments.

Future development
Our service is needed now more than ever. As we enter into a post pandemic world, with the removal of the Universal Credit uplift, furlough ending and court action suspensions lifted, our clients will face more challenges than ever before.

Our 2021-2024 Strategic Business and Development Plan is the basis for our work plans throughout the coming year. The main drivers for strategic development are:

- building on and enhancing our service to reach out to our clients. The Covid-19 pandemic has changed the way we provide our services and the way clients want to reach us. We need to ensure our clients can reach our service in a way that suits their needs. We want to ensure our digital advice offer is embedded in community locations - we will work closely with our partners in the Luton Access network to enhance existing relationships and forge new partnerships.
- maintaining current funding in a very uncertain climate. We lost one major project in 2022 and both our other main funders are subject to annual review. We need to seek out new grants and contracts to complement client requirements. One area of new focus is seeking grants to support clients who are struggling with their mental health, often as a result of the impact of factors such as the increased cost of living, debt and issues with landlords.

In order to build on and deliver an enhanced service, we need to increase our volunteer base - we have started an enhanced recruitment campaign to attract more volunteers (for advice and Trustees).

We will continue to work closely with our Luton Access partners - building our digital offer to include access to our partners' advice offer. This will ensure our clients can obtain the advice that they need in a setting that best suits their requirements.

Research and Campaigns: R&C is at the heart of what we do. We have created a new Research and Campaigns Focus Group. We started working with our local MP's to raise awareness of the #KeepTheLifeline Universal Credit campaign. Over the next year, the group will focus on local campaigns and work on National CitA campaigns.

Equity, Diversity and Inclusion: Our new EDI focus group will review changing trends of inequality, intercepting them and acting to ensure that they are addressed. The group will review the needs of our clients ensuring our service reaches every client that needs our help.

Structure, governance and management
Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Constitution
The Company is constituted and is a registered charity number 1068411.

The organisation is a Charitable Company limited by guarantee with no share capital. The organisation was run under a Trust deed without limited Company status until Company status was adopted. The Company was established under a Memorandum and Articles of Association, detailing the objects and powers of the company. The last amendment to the Memorandum and Articles was in 2022. In the event of the company being wound up, members are required to contribute an amount not exceeding £1. Luton Citizens Advice Bureau is a member of the national framework of Citizens Advice and is supported and audited accordingly.

Structure, governance and management

Method of appointment or election of trustees

The Directors of the company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

The number of Trustees is limited to a maximum of 35 and a minimum of 6. Trustees are either elected at the Annual General Meeting, nominated by local organisations, elected from within staff and/or volunteers or co-opted by the Trustee Board (provided that the total number of co-opted and nominated Trustees does not exceed eleven).

The Board seeks to use the knowledge and skills of those involved in the local area, as well as specialists in the field of advice to assist in their duties. The composition of the Board reflects both the established links with Luton Council, as well as the links with local business. In the last year the Board has successfully recruited new trustees to better reflect the diversity of the community we are supporting and add to the depth of specialist support available.

Policies adopted for the induction and training of trustees

All new Trustees are provided with a comprehensive induction on their legal obligations under charity and company law. The induction includes review of our Memorandum and Articles of Association and the Office Manual (including business plan). We also provide access to the National Citizens Advice Bureau Management Information System (BMIS) and Cablink sites for additional support and information.

Organisational structure & decision making

The Board meets every quarter. The Board hears reports from the Finance Committee, Risk Committee and General Purposes Committee. The Board discusses strategic risks and risks operating outside the current tolerance of the organisation. Members of the Board sit on both the Finance, Risk and the General Purposes Committees. Other meetings are arranged as and when required.

The Finance Committee meets at least 4 times per year. It includes the Treasurer, members of the Board and the Chief Executive. It reviews the financial position, cash flow and financial risks and opportunities with a view to maximising income generation and cost savings where appropriate.

The Risk Committee meets at least 4 times a year to review the risk register and makes recommendations to the Board regarding the most significant risks and actions in place to reduce, manage and monitor them. The Risk Register is informed by strategic and operational reviews of CAL and its environment.

The General Purposes Committee has been established to prepare and monitor the strategy for volunteer recruitment, the health, safety and wellbeing of staff, volunteers and clients and to deal with premises issues. It meets 4 times a year and its membership includes Trustees, Staff and volunteers.

The Board and Senior Management team created an Emergency Management Team group during the Covid pandemic and it still meets fortnightly to consider operational risks facing the organisation.

In accordance with the Memorandum and Articles of Association, the Board delegates the day to day running of the organisation to the Chief Executive, who relies upon finance and administrative staff within the organisation to carry out the strategic direction agreed with the Board.

Structure, governance and management

Key management remuneration policy

The Trustees regularly benchmark the pay of Senior Management in similar sized Charity organisations in the locality and also across similar sized Citizens Advice Bureau. This was last done In 2018/19.

Related party relationships

Citizens Advice Luton is a member of Citizens Advice, the National Association of Citizens Advice Bureaux, having passed regular audits of its quality of advice and membership standards.

Prinicipal risks and uncertainties

There is a risk management framework in the organisation. The main Board has reviewed the strategic risks facing the organisation; the Risk Committee regularly reviews these risks.

Regular reporting is to the Board at its quarterly meetings.

The trustees have identified the following key risks for the organisation along with the mitigating actions to be undertaken:

- **Funding**: CAL is reliant on a single source of funding for its core general advice activities in the shape of a restricted grant from London Luton Airport Ltd's Community Investment Fund, distributed by Bedfordshire and Luton Community Foundation (BLCF). We receive funding from National CitA for the MaPS Debt Advice project which has gone to recommissioning. Losing this funding will require a complete review of the service. CAL has worked with a professional fundraising consultant to gain a greater understanding of additional funding that is available from grants and projects and also to improve the way we make a business case to potential funders.

- **Impact of Cost Of Living:** CAL's cost base has been adversely impacted by higher utility bills, rent and other sundry costs. CAL is aware of the impact the cost of living has on its staff and volunteers who may be forced to seek higher paid employment. The rising cost of living is pushing more clients into debt and so we are seeing an increase in the number of clients who are seeking our support and advice.

- **Community House Lease:** CAL undertook a review to assess options on the community house lease. Although it has been decided to remain in the current premises, the fixed costs associated with the rental agreement do represent a risk should funding be cut in the future. Current levels of reserves are adequate to meet this shortfall.

Statement of trustees' responsibilities

The Trustees (who are also the directors of Luton Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and the united Kingdom Accounting Standards (UK Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company Law requires the Trustees to prepare financial statements for each financial view which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the method and principles of the Charity SORP;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware there is no relevant audit information of which the charitable company's auditors are unaware and the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors were aware of that information.

Auditors

The auditors, Wags LLP t/a Wagstaffs, are deemed to be reappointed in accordance with Section 487(2) of the Companies Act 2006.

This report was approved by the Trustees on ....1/12/22..... and signed on its behalf, by:

.....

Peter Sutton, Treasurer

Opinion

We have audited the financial statements of Luton Citizens Advice Bureau (the 'charitable company') for the year ended 31st March 2022 which comprise the Statement of financial activities, the Statement of financial position, the Statement of cash flows and notes to the financial statements, Including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual report, other than the financial statements and our Report of the independent auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibillties of trustees

As explained more fully in the Statement of trustees' responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the independent auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory framework applicable to the company and the sector in which they operate. We determined that the following laws and regulations were most significant: the Companies Act 2006 and UK corporate taxation laws.

- We obtained an understanding of how the company is complying with those legal and regulatory frameworks by making inquiries to the management. We corroborated our inquiries through our review of board minutes and papers provided by those charged with governance.

- We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team include:
  - identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
  - understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
  - challenging assumptions and judgments made by management in its significant accounting estimates;
  - identifylng and testing journal entries, in particular any journal entries posted with unusual account combinations; and
  - assessing the extent of compliance with the relevant laws and regulations.

- We have reviewed the financial statements and considered whether they are consistent with our understanding of the entity or indicate a previously unrecognised risk of material misstatement that could be due to fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the independent auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the legal and regulatory framework applicable to the company and the sector in which they operate. We determined that the following laws and regulations were most significant: the Companies Act 2006 and UK corporate taxation laws.

- We obtained an understanding of how the company is complying with those legal and regulatory frameworks by making inquiries to the management. We corroborated our inquiries through our review of board minutes and papers provided by those charged with governance.

- We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team include:
  - identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
  - understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
  - challenging assumptions and judgments made by management in its significant accounting estimates;
  - identifylng and testing journal entries, in particular any journal entries posted with unusual account combinations; and
  - assessing the extent of compliance with the relevant laws and regulations.

- We have reviewed the financial statements and considered whether they are consistent with our understanding of the entity or indicate a previously unrecognised risk of material misstatement that could be due to fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

LUTON CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	**2022 Total funds £**	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	3	**10,343**	**967,310**	**977,653**	1,239,173
Investment income	4	**2,232**	-	**2,232**	1,765
Other income		**22,416**	-	**22,416**	38,877
Total		**34,991**	**967,310**	**1,002,301**	1,279,815
EXPENDITURE ON					
Charitable activities	5				
Support costs		**22,632**	**159,219**	**181,851**	166,750
Grants to service partners		-	**185,027**	**185,027**	357,913
Direct costs		**6,398**	**626,485**	**632,883**	632,537
Total		**29,030**	**970,731**	**999,761**	1,157,200
NET INCOME/(EXPENDITURE)		**5,961**	**(3,421)**	**2,540**	122,615
RECONCILIATION OF FUNDS					
Total funds brought forward		**522,526**	**93,579**	**616,105**	493,490
TOTAL FUNDS CARRIED FORWARD		**528,487**	**90,158**	**618,645**	616,105

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
31ST MARCH 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	13	-	2,308
CURRENT ASSETS			
Debtors	14	**34,248**	47,903
Cash at bank and in hand		**655,353**	595,204
		689,601	643,107
CREDITORS			
Amounts falling due within one year	15	**(70,956)**	(29,310)
NET CURRENT ASSETS		**618,645**	613,797
TOTAL ASSETS LESS CURRENT LIABILITIES		**618,645**	616,105
NET ASSETS		**618,645**	616,105
FUNDS	18		
Unrestricted funds		**528,487**	408,457
Restricted funds		**90,158**	207,648
TOTAL FUNDS		**618,645**	616,105

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that 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 charitable 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 charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION - continued
31ST MARCH 2022

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 1/12/22 and were signed on its behalf by:

P J Smith
.....
Trustee

The notes form part of these financial statements

LUTON CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31ST MARCH 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	**57,917**	61,079
Net cash provided by operating activities		**57,917**	61,079
Cash flows from investing activities			
Converted unlisted investments to cash		-	180,241
Interest received		**2,232**	1,765
Net cash provided by investing activities		**2,232**	182,006
Change in cash and cash equivalents in the reporting period		**60,149**	243,085
Cash and cash equivalents at the beginning of the reporting period		**595,204**	352,119
Cash and cash equivalents at the end of the reporting period		**655,353**	595,204

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31ST MARCH 2022

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022	2021
	£	£
Net income for the reporting period (as per the Statement of financial activities)	**2,540**	122,615
Adjustments for:		
Depreciation charges	**2,308**	2,309
Interest received	**(2,232)**	(1,765)
Short term investments	-	(1,587)
Decrease/(increase) in debtors	**13,655**	(21,987)
Increase/(decrease) in creditors	**41,646**	(38,506)
Net cash provided by operations	**57,917**	61,079

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank and in hand	**595,204**	**60,149**	**655,353**
	595,204	**60,149**	**655,353**
Total	**595,204**	**60,149**	**655,353**

The notes form part of these financial statements

1. STATUTORY INFORMATION

Luton Citizens Advice Bureau is a registered charity and company limited by guarantee, both registered in England and Wales. The charity and company registration numbers, along with the registered office address, can be found within the reference and administrative details on page 1.

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

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The charity meets the definition of a public benefit entity under FRS 102.

Judgements In applying accounting policies and key sources of estimation
In applying the company's accounting policies, the directors are required to make judgements, estimates and assumptions in determining the carry amounts of assets and liabilities. The directors' judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made and are based on historical experience and other factors that are applicable. Due to the inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The key estimates and assumptions made in these accounts are the allocation of central support costs which are allocated on a basis using an estimated time and effort percentage.

Income resources
All incoming resources are included in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donated services or facilities which comprise donated services are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party or where that cost cannot be quantified.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2. ACCOUNTING POLICIES - continued

Resources expended
All expenditure is accounted for on an accrual basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to activities, they have been allocated on a basis consistent with the use of the resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Property, plant and equipment
All assets costing more than £500 are capitalised.
Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold Improvements	- 20% straight line
Fixtures and fittings	- 33.33% straight line
Office equipment	- 33.33% straight line

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds and have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the noted to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds is charged against the specific fund. The aim and use of each restricted fund are set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Leasing
Rentals payable under operating leases are charged to the statement of financial activities on a straight-line basis over the lease term.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension held in a separately administered fund. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. ACCOUNTING POLICIES - continued

Company status
The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

3. CHARITABLE ACTIVITIES

	2022	2021
	£	£
Income from charitable activities	**977,653**	1,239,173

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	**2,232**	1,765

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 6)	Support costs (see note 7)	Totals
	£	£	£	£
Support costs	-	-	**181,851**	**181,851**
Grants to service partners	-	**185,027**	-	**185,027**
Direct costs	**632,883**	-	-	**632,883**
	632,883	**185,027**	**181,851**	**999,761**

6. GRANTS PAYABLE

	2022	2021
	£	£
Grants to service partners	**185,027**	357,913

7. SUPPORT COSTS

	Support costs £
Support costs	**181,851**

Support costs, included in the above, are as follows:

	2022 Support costs £	2021 Total activities £
Other operating leases	**54,839**	**58,435**
Premises expenses	**43,494**	**32,375**
Staff expenses	**7,449**	**8,717**
Communications	**10,105**	**11,416**
Printing	**7,014**	**5,878**
Independent examiner's fees	**9,147**	**5,879**
Other administration	**2,577**	**4,226**
Other support costs	**44,191**	**36,969**
Bank charges	**727**	**546**
Depreciation of tangible fixed assets	**2,308**	**2,309**
	181,851	**166,750**

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022 £	2021 £
Depreciation - owned assets	**2,308**	2,309
Other operating leases	**54,839**	58,435
Auditors remuneration	**2,550**	3,750
Auditors remuneration - non audit fees	**2,950**	1,750
Pension costs	**29,205**	33,418

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2022 nor for the year ended 31st March 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2022 nor for the year ended 31st March 2021.

10. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	**554,659**	561,523
Social security costs	**42,621**	37,596
Pension costs	**29,205**	33,418
	626,485	632,537

The average monthly number of employees during the year was as follows:

	2022	2021
Counselling, advice and information	**23**	24
Administration and support	**5**	5
	28	29

No employees received emoluments in excess of £60,000.

The charity also received the services of a member of staff employed by Luton Borough Borough Council. The amount has not been quantified within these financial statements.

Key management personnel
Key management personnel costs amounted to £132,780 (inc NI & Pension) (2021: £102,097).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities	6,826	1,232,347	1,239,173
Investment income	1,765	-	1,765
Other income	38,877	-	38,877
Total	47,468	1,232,347	1,279,815
EXPENDITURE ON			
Charitable activities			
Support costs	107,189	59,561	166,750
Grants to service partners	-	357,913	357,913
Direct costs	-	632,537	632,537
Total	107,189	1,050,011	1,157,200
NET INCOME/(EXPENDITURE)	(59,721)	182,336	122,615
RECONCILIATION OF FUNDS			
Total funds brought forward	468,178	25,312	493,490
TOTAL FUNDS CARRIED FORWARD	408,457	207,648	616,105

12. TAXATION

As a charity, Luton Citizen Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or S256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

13. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures and fittings £	Totals £
Cost			
At 1st April 2021 and 31st March 2022	**159,798**	**41,906**	**201,704**
Depreciation			
At 1st April 2021	**157,490**	**41,906**	**199,396**
Charge for year	**2,308**	-	**2,308**
At 31st March 2022	**159,798**	**41,906**	**201,704**
Net book value			
At 31st March 2022	-	-	-
At 31st March 2021	2,308	-	2,308

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	**597**	4,877
Prepayments and accrued income	**33,651**	43,026
	34,248	47,903

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	**9,170**	535
Social security and other taxes	**9,451**	14,727
Accruals and deferred income	**52,335**	14,048
	70,956	29,310

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	**44,000**	44,000
Between one and five years	**150,333**	62,333
	194,333	106,333

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Fixed assets	-	-	-	2,308
Current assets	**454,893**	**234,708**	**689,601**	643,107
Current liabillties	**73,594**	**(144,550)**	**(70,956)**	(29,310)
	528,487	**90,158**	**618,645**	616,105

18. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	**450,218**	**8,269**	**458,487**
Fundraising Designated Fund	**30,000**	**-**	**30,000**
Restructuring Designated Fund	**30,000**	**-**	**30,000**
Building Designated Fund	**10,000**	**-**	**10,000**
Fixed Assets Designated Fund	**2,308**	**(2,308)**	**-**
	522,526	**5,961**	**528,487**
Restricted funds			
Money Advice Service - Face to Face	**38,530**	**681**	**39,211**
The Big Lottery Fund - HTC	**7,532**	**(5,814)**	**1,718**
Citizens Advice - Help to Claim scheme	**5,429**	**3,092**	**8,521**
EU Settled Status	**4,437**	**(4,437)**	**-**
National Lottery Community Fund	**20,001**	**(19,202)**	**799**
Beds and Luton Community Foundation	**12,416**	**(12,416)**	**-**
National Citizens Advice	**5,234**	**-**	**5,234**
Energy Redress	**-**	**34,675**	**34,675**
	93,579	**(3,421)**	**90,158**
TOTAL FUNDS	**616,105**	**2,540**	**618,645**

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**34,991**	**(26,722)**	**8,269**
Fixed Assets Designated Fund	**-**	**(2,308)**	**(2,308)**
	34,991	**(29,030)**	**5,961**
Restricted funds			
Money Advice Service - Face to Face	**140,898**	**(140,217)**	**681**
The Big Lottery Fund - HTC	**25,091**	**(30,905)**	**(5,814)**
Citizens Advice - Help to Claim scheme	**195,224**	**(192,132)**	**3,092**
EU Settled Status	**86,157**	**(90,594)**	**(4,437)**
National Lottery Community Fund	**-**	**(19,202)**	**(19,202)**
Beds and Luton Community Foundation	**481,086**	**(493,502)**	**(12,416)**
Energy Redress	**38,854**	**(4,179)**	**34,675**
	967,310	**(970,731)**	**(3,421)**
TOTAL FUNDS	**1,002,301**	**(999,761)**	**2,540**

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	393,561	(57,412)	336,149
Fundraising Designated Fund	30,000	-	30,000
Restructuring Designated Fund	30,000	-	30,000
Building Designated Fund	10,000	-	10,000
Fixed Assets Designated Fund	4,617	(2,309)	2,308
	468,178	(59,721)	408,457
Restricted funds			
Money Advice Service - Face to Face	-	38,530	38,530
The Big Lottery Fund - HTC	22,168	20,030	42,198
Citizens Advice - Energy Best Deal Extra Advice Project	1,753	(928)	825
Citizens Advice - Help to Claim scheme	1,391	26,706	28,097
National Lottery Community Fund	-	20,001	20,001
Beds and Luton Community Foundation	-	65,120	65,120
National Citizens Advice	-	5,234	5,234
Home office	-	7,643	7,643
	25,312	182,336	207,648
TOTAL FUNDS	493,490	122,615	616,105

18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	47,468	(104,880)	(57,412)
Fixed Assets Designated Fund	-	(2,309)	(2,309)
	47,468	(107,189)	(59,721)
Restricted funds			
Money Advice Service - Face to Face	163,600	(125,070)	38,530
The Big Lottery Fund - HTC	93,405	(73,375)	20,030
Citizens Advice - Energy Best Deal Extra Advice Project	1,680	(2,608)	(928)
Citizens Advice - Help to Claim scheme	188,880	(162,174)	26,706
National Lottery Community Fund	66,063	(46,062)	20,001
Beds and Luton Community Foundation	663,438	(598,318)	65,120
National Citizens Advice	18,068	(12,834)	5,234
Home office	37,213	(29,570)	7,643
	1,232,347	(1,050,011)	182,336
TOTAL FUNDS	1,279,815	(1,157,200)	122,615

19. RELATED PARTY DISCLOSURES

Luton Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. Income of £143,990 (2021: £163,600) was received from Citizens advice to assist client with money advice, income of £nil (2021: £1,680) was received from Citizens Advice to assist with advising clients on energy efficiency and income of £189,717 (2021: £188,880) was received from Citizens Advice to assist with the Help to Claim project during the year. Charges of £5,462 (2021: £4,552) were made to Luton Citizens Advice Bureau by Citizens Advice for IT services in the year.

20. PURPOSES OF DESIGNATED FUNDS

Fund	Purpose
Unrestricted funds	
Fundraising fund	**This is an amount held in reserve to cover the cost of additional fundraising activities which aim to diversify the funding sources of Citizens Advice Luton.**
Restructuring fund	**This is an amount held in reserve to cover the cost of potential re-structure of the organisation in the event of cuts to funding/income.**
Building fund	**This is a fund held for potential dilapidations at the charity's offices.**
Fixed asset fund	**This fund represents the investment in fixed assets.**
Restricted funds	
Face to Face	**The grant is received from the Money Advice Service and is restricted to provide face to face debt advice.**
Big Lottery Help Through Crisis (HTC)	**The Help Through Crisis is a project, funded by the Big Lottery Fund, is led by Citizens Advice Luton with Luton Food Bank and Luton law Centre as its main delivery partners. Luton Borough Council Revenue, Financial Assessment and Customer Services teams, together with Luton Rights complete the partnership. The project provides a wide range of timely hardship advice and support to residents of Luton who are in crisis.**
Energy Best Deal Extra Advice Project	**To help deliver clients advice on energy efficiency.**
Help to Claim Scheme	**Help to Claim is a new dedicated service from Citizens Advice. It provides free, independent and confidential information. The project provides setting up recruitment, training and equipment and other direct cost incurred with delivering this service. This project will assist with the setup of the universal support: Help to Claim services which support and guide through the initial application of Universal Credit claim, through to your first payment.**

Beds and Luton Community Foundations (BLCF)	**Grant funding from BLCF who administer London Luton Airport Limited's Community Investment Fund. The grant was awarded to the Luton Access IAG collaboration for which CAL is the lead organisation working with our partner organisations Luton Irish Forum Luton Law Centre and Luton Rights. At the start of the year, CAL received the full grant payment and distributed the grant payment to partner organisations. During the year, this was changed so that all partner organisations directly received the grant payment. The grant allows CAL to deliver its frontline general advice service to the citizens of Luton working with our partners to provide clients with a seamless advice journey.**
Home Office	**EU Settlement Scheme grant funding to deliver practical support to vulnerable EU, EEA and Swiss citizens to help make their EU Settlement application. This fund is delivered in partnership with Luton Law Centre (our partner in the Luton Access project).**
The National Lottery Community Fund	**Luton Access COVID-19 grant received from the NLCF Coronavirus Community Support fund. This funding was awarded to the Luton Access partners (CAL, Luton Irish Forum, Luton Law Centre and Luton Rights) with CAL as the lead organisation. Funding was provided to support organisations facing acute financial difficulties as a result of the pandemic.**
National Citizens Advice	**National Citizens Advice received funding from the Department of Business, Energy and Industrial Strategy to enable the service to increase capacity to respond to the immediate demand for advice arising from COVID-19. CAL was awarded funding from Citizens Advice for remote working equipment and softphone equipment to allow us to increase capacity to deliver advice and to allow us to switch from mobile phones to a more cost effective means of responding to the increased demand for advice across all channels.**

21. EMPLOYEE BENEFIT OBLIGATIONS

The scheme is a defined contribution scheme where the company contributes 6% and the employee contributes 2%-6% of gross salary.

In the year the company made payments of £29,205 (2021: £33,418). At 31 March 2022 the organisation owed contributions of £nil (2021: £4,131).

22. FUND BALANCES BROUGHT FORWARD

During the course of the audit, the Trustees advised that certain fund balances brought forward were not correctly allocated. Adjustments have therefore been made between the individual funds and the general fund.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST MARCH 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Charitable activities		
Income from charitable activities	**977,653**	1,239,173
Investment income		
Deposit account interest	**2,232**	1,765
Other income		
Other income	**22,416**	38,877
Total incoming resources	**1,002,301**	1,279,815
EXPENDITURE		
Charitable activities		
Wages	**632,883**	632,537
Grants to institutions	**185,027**	357,913
	817,910	990,450
Support costs		
Support costs		
Other operating leases	**54,839**	58,435
Premises expenses	**43,494**	32,375
Staff expenses	**7,449**	8,717
Communications	**10,105**	11,416
Printing	**7,014**	5,878
Independent examiner's fees	**9,147**	5,879
Other administration	**2,577**	4,226
Other support costs	**44,191**	36,969
Bank charges	**727**	546
Improvements to property	**2,308**	2,309
	181,851	166,750
Total resources expended	**999,761**	1,157,200
Net income	**2,540**	122,615

This page does not form part of the statutory financial statements

LUTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1068411

Accounts

REGISTERED COMPANY NUMBER: 03466059 (England and Wales)
REGISTERED CHARITY NUMBER: 1068411

TRUSTEES' REPORT AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

FOR

LUTON CITIZENS ADVICE BUREAU

LUTON CITIZENS ADVICE BUREAU

CONTENTS OF THE FINANCIAL STATEMENTS
for the Year Ended 31 MARCH 2021

	Page
Reference and Administrative Details	1
Trustees' Report	2 to 6
Report of the Independent Auditors	7 to 9
Statement of Financial Activities	10
Balance Sheet	11
Cash Flow Statement	12
Notes to the Cash Flow Statement	13
Notes to the Financial Statements	14 to 26

LUTON CITIZENS ADVICE BUREAU

REFERENCE AND ADMINISTRATIVE DETAILS
for the Year Ended 31 MARCH 2021

TRUSTEES	Mr D Olney Chair Mrs M Neale Vice Chair Mr P Blanking Mrs R M McKay (resigned 25.1.21) Mr P V Sones (resigned 9.10.20) Mr P Sutton Treasurer Mr M C Wardrop (resigned 9.10.20) Cllr Y Waheed Cllr S Hussain (resigned 27.5.21) Mr T Khan (appointed 25.3.21) Mr A Nicholls (appointed 25.3.21) Ms F Widdowson (appointed 25.3.21)
REGISTERED OFFICE	Community House 15 New Bedford Road Luton Bedfordshire LU1 1SA
REGISTERED COMPANY NUMBER	03466059 (England and Wales)
REGISTERED CHARITY NUMBER	1068411
AUDITORS	FKCA Limited Statutory Auditor 260 - 270 Butterfield Great Marlings Luton Bedfordshire LU2 8DL
KEY MANAGEMENT PERSONNEL	S Simeon (Chief Executive) J Jenkins (Head of Quality & Advice) L Scanlan (Head of Debt and Personnel) M Dillon (Chief Executive – died November 2020) R Peck (Deputy Manager - retired March 2021)
BANKERS	National Westminster Bank 31 George Street Luton Bedfordshire United Trust Bank Limited One Ropemaker Street London EC2Y9AW Cambridge & Counties Bank Limited Charnwood Court Leicester LE1 6TB

LUTON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT
for the Year Ended 31 MARCH 2021

The Trustees (who are also the Directors for the purpose of company law) have pleasure in presenting their annual report and the financial statements for the year ended 31 March 2021. They are prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommend Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

Objectives and aims
The objectives of the Citizens Advice service are:

- To give people the knowledge and the confidence they need to find their way forward whoever they are and whatever their problem.
- To improve the policies and practices that affect people's lives.
- Citizens Advice Luton provides a free, independent, impartial and confidential advice service to the people of the Borough of Luton. We will promote diversity, equality and challenge discrimination.

Review of activities

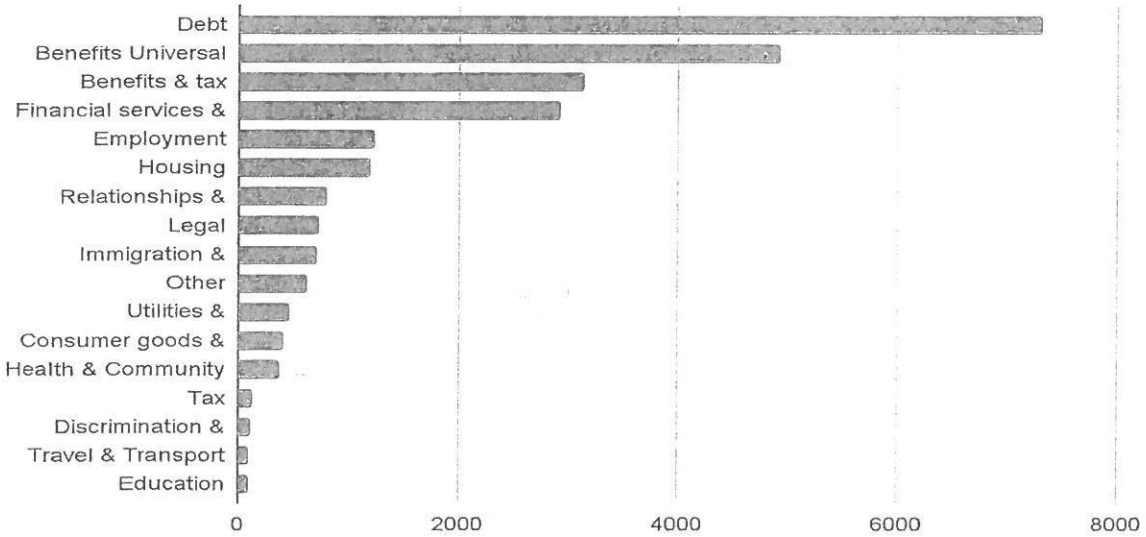
Citizens Advice Luton provides advice to the citizens of Luton, a growing borough with a population of over 218,000.

The 2020/21 year was challenging for Citizens Advice Luton. We felt the impact of Covid-19 as the whole country went into lockdown. We had the infrastructure in place to mobilise our staff to work from home almost immediately providing general telephone advice routed through the dedicated National Citizens Advice Adviceline, webchat and telephone advice for our Universal Credit clients on the Help To Claim project and ring backs for those clients who accessed our message lines. The Trustee Board recognises the hard work that the team has undertaken during such a difficult period - testament to their commitment to CAL and its clients.

We recognise the vital contribution of our volunteers - during lockdown, the majority of our volunteers did not provide advice as they preferred the face to face interaction with our clients. They continued to undertake training and development to allow a smooth transitional return to the office.

There was a marked reduction in the number of clients using our services as our doors remained closed throughout the year - 2,936 clients presenting with 25,386 issues. A 22% client reduction compared to 19/20 with a decrease in the number of issues dealt with of nearly 50%.

Issues people were facing:



The main advice areas this year continue to be for Debt, Financial Services and Welfare Benefits advice with the following outcomes:

- Increased client income of £2.5 million
- £85,000 of client debts written off
- Helping our clients to manage £2.8 million of personal debt

Luton is a multicultural town with high levels of deprivation. A majority of our clients do not have access to digital advice tools (phone, email, webchat) and the majority of organisations where clients could seek help to access digital methods were closed. Digital exclusion is high on our agenda and our aim, going forward, is to build an infrastructure across the town to allow our clients to access advice from CAL in remote locations.

We received funding from the National Lottery Community Fund which allowed us to introduce email advice as another advice channel. This proved extremely popular especially for those clients who work - the ability to access our advice services outside of our core advice times has been invaluable for those clients.

National Citizens has a Performance Quality Framework that we adhere to. We achieved an excellent Quality of Advice score which is testament to the hard work and dedication of our staff who worked tirelessly working from home to support our clients.

We have continued our enhanced commitment to Research and Campaigns, working closely with our local MP's on the #KeepTheLifeline Universal Credit Campaign.

Public benefit
The Trustees have given due consideration to the Charity Commission published Guidance on the operation of the Public Benefit requirement.

FINANCIAL REVIEW
Financial review
Income for the year was £1,279,815 (2019/20: £865,458). Of this £1,232,347 (2019/20: £419,634) related to restricted project activities.

A surplus of £122,615 was made in the year (2019/20 surplus of £37,034). At 31 March 2021 total reserves were £616,105 of which £408,454 represented unrestricted funds (2020 total reserves £493,490). Free reserves not earmarked or represented by fixed assets amounted to £336,149 (2020: £393,561).

Our principal funders for 2020/21 were:

- National Lottery Coronavirus Community Support Fund - The Luton Access partnership's application to the fund was successful - we received £66,063 which covered the shortfall of the CIF grant
- National Lottery also continued to provide funding for our Help Through Crisis project to support our most vulnerable clients.
- Citizens Advice: Money and Pensions Service Debt Advice project. To deliver specialist debt advice to our clients.
- Citizens Advice: DWP Help To Claim Universal Credit project. To provide advice and support to clients requiring help to apply for Universal Credit up to receipt of first payment.
- Home Office: EU Settled Status project. To provide advice and support to clients applying to the EUSS scheme.
- Bedfordshire and Luton Community Foundation (BLCF) who administer the Community Investment Fund grant on behalf of London Luton Airport Ltd. The grant application was submitted by CAL on behalf of the Luton Access IAG partnership (Citizens Advice, Luton Irish Forum, Luton Law Centre and Luton Rights). CAL is the lead partner for the project. As air travel was halted during lockdown, this affected the amount of grant available from LLAL. We received a 9.1% decrease against our original funding application amount receiving a total of £663,437. These funds allow us to deliver our general advice service to our clients.

Material investments policy
The organisation invests at least the amount equivalent to its reserves plus provisions in low risk bank accounts separate from its other core accounts. This is to ensure that, at all times, the organisation can call on its reserves should it need to. No other income is generated from investments.

Reserves policy
Unrestricted funds reserves are maintained at not less than 4 months expected cash outflow. This policy is reviewed by the Trustees in accordance with Citizens Advice recommendations and with a view of expected expenditure in the forthcoming years. Free reserves are currently slightly above this level.

FUTURE PLANS
FUTURE DEVELOPMENTS

Our service is needed now more than ever. As we enter into a post pandemic world, with the removal of the Universal Credit uplift, furlough ending and court action suspensions lifted, our clients will face more challenges than ever before.

Our 2021-2024 Strategic Business and Development Plan is the basis for our work plans throughout the coming year. The main drivers for strategic development in 2021-2022 are:

- building on and enhancing our service to reach out to our clients. The Covid-19 pandemic has changed the way we provide our services and the way clients want to reach us. We need to ensure our clients can reach our service in a way that suits their needs. We want to ensure our digital advice offer is embedded in community locations - we will work closely with our partners in the Luton Access network to enhance existing relationships and forge new partnerships.
- maintaining current funding in a very uncertain climate with two main contracts going to commissioning. We need to seek out new grants and contracts to complement client requirements.

In order to build on and deliver an enhanced service, we need to increase our volunteer base - we have started an enhanced recruitment campaign to attract more volunteers (for advice and Trustees).

We will continue to work closely with our Luton Access partners - building our digital offer to include access to our partners' advice offer. This will ensure our clients can obtain the advice that they need in a setting that best suits their requirements.

Research and Campaigns: R&C is at the heart of what we do. We have created a new Research and Campaigns Focus Group. We started working with our local MP's to raise awareness of the #KeepTheLifeline Universal Credit campaign. Over the next year, the group will focus on local campaigns and work on National CitA campaigns.

Equity, Diversity and Inclusion: Our new EDI focus group will review changing trends of inequality, intercepting them and acting to ensure that they are addressed. The group will review the needs of our clients ensuring our service reaches every client that needs our help.

We will continue to respond effectively to the Covid-19 pandemic supporting our staff and volunteers with their wellbeing.

STRUCTURE, GOVERNANCE AND MANAGEMENT
CONSTITUTION
The Company is constituted as a registered charity, number 1068411.

The organisation is a Charitable Company limited by guarantee with no share capital incorporated in England and Wales. The organisation was run under a Trust deed without limited Company status until Company status was adopted. The company was established under a Memorandum and Articles of Association, detailing the objects and powers of the company. The last amendment to the Memorandum and Articles was in 2017. In the event of the company being wound up, members are required to contribute an amount not exceeding £1. Luton Citizens Advice Bureau is a member of the national framework of Citizens Advice and is supported and audited accordingly.

TRUSTEES' REPORT
for the Year Ended 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT
METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The Directors of the company are also charity Trustees for the purposes of charity law and sit as a Board on a quarterly basis. Under the requirements of the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must be re-elected at the next Annual General Meeting.

The number of Trustees is limited to a maximum of 35 and a minimum of 6. Trustees are either elected at the Annual General Meeting, nominated by local organisations, elected from within staff and/or volunteers or co-opted by the Trustee Board (provided that the total number of co-opted and nominated Trustees does not exceed eleven).

The Board seeks to use the knowledge and skills of those involved in the local area, as well as specialists in the field of advice to assist in their duties. The composition of the Board reflects both the established links with Luton Council, as well as the links with local business. In addition, staff representatives sitting on the Board as well as Directors appointed with direct experience of running an advice organisation assist in ensuring that the Board is sufficient to discharge its duties.

ORGANISATIONAL STRUCTURE AND DECISION MAKING

The Board meets every quarter. The Board hears reports from the Finance Committee, Risk Committee and General Committee. The Board discusses strategic risks and risks operating outside the current tolerance of the organisation. Members of the Board sit on both the Finance, Risk and the General Committees. Other meetings are arranged as and when required.

The Finance Committee meets at least 4 times per year. It includes the Treasurer, members of the Board and the Chief Executive. It reviews the financial position, cash flow and financial risks and opportunities with a view to maximising income generation and cost savings where appropriate.

The Risk Committee meets at least 4 times a year to review the risk register and makes recommendations to the Board regarding the most significant risks and actions in place to reduce, manage and monitor them. The Risk Register is informed by strategic and operational reviews of CAL and its environment.

The General Committee meetings were postponed during the 2020/21 period due to lockdown. The Board and Senior Management team created an Emergency Management Team who met weekly to consider operational risks facing the organisation.

In accordance with the Memorandum and Articles of Association, the Board delegates the day to day running of the organisation to the Chief Executive, who relies upon finance and administrative staff within the organisation to carry out the strategic direction agreed with the Board.

POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES

All new Trustees are provided with a comprehensive induction on their legal obligations under charity and company law. The induction includes review of our Memorandum and Articles of Association and the Office Manual (including business plan). We also provide access to the National Citizens Advice Bureau Management Information System (BMIS) and Cablink sites for additional support and information.

KEY MANAGEMENT REMUNERATION POLICY

The Trustees regularly benchmark the pay of Senior Management in similar sized Charity organisations in the locality and also across similar sized Citizens Advice Bureau. This was last done in 2018/19.

RELATED PARTY RELATIONSHIPS

Citizens Advice Luton is a member of Citizens Advice, the National Association of Citizens Advice Bureaux, having passed regular audits of its quality of advice and membership standards.

TRUSTEES' REPORT
for the Year Ended 31 MARCH 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT
PRINCIPAL RISKS AND UNCERTAINTIES

There is a risk management framework in the organisation. The main Board has reviewed the strategic risks facing the organisation; the Risk Committee regularly reviews these risks. Regular reporting is to the Board at its quarterly meetings.

The trustees have identified the following key risks for the organisation along with the mitigating actions to be undertaken:

Pandemic: The UK Government Covid-19 lockdown has continued, with the result that Community House was closed, all staff were working from home and all volunteer activity had been suspended. All client contact was by phone and electronic means, despite CAL historically having very strong face-to-face service delivery. The Trustees together with the Senior Management Team set up an emergency twice monthly meeting (EMT) to monitor and make day to day decisions of the business.

Funding: CAL is reliant on a single source of funding for its core general advice activities in the shape of a restricted grant from London Luton Airport Ltd's Community Investment Fund, distributed by Bedfordshire and Luton Community Foundation (BLCF). We receive funding from National CitA for the MaPS Debt Advice project and DWP Universal Credit Help To Claim project, both of which have gone to recommissioning. Losing this funding will require a complete review of the service.

Governance: Recruitment of adequate numbers of good quality trustees is a constant concern for CAL as they deliver essential elements of our governance. Continuous effort is applied to maintaining a flow of new trustees.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Luton Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 26/11/21 and signed on its behalf by:

P-J Sutton

Mr P Sutton - Treasurer

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF LUTON CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Luton Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF LUTON CITIZENS ADVICE BUREAU

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the trustees' Report.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiry of management, those charged with governance around actual and potential litigation and claims.
- Enquiry of entity staff and the board of directors to identify any instances of non-compliance with laws and regulations.
- Reviewing minutes of meetings of those charged with governance.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Other matters which we are required to address
The prior year figures were not audited as Luton Citizens Advice Bureau were not subject to an audit.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF LUTON CITIZENS ADVICE BUREAU

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Tara Aldwin ACA (Senior Statutory Auditor)
for and on behalf of FKCA Limited
Statutory Auditor
260 - 270 Butterfield
Great Marlings
Luton
Bedfordshire
LU2 8DL

Date: 14/01/22

LUTON CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
for the Year Ended 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	2	6,826	1,232,347	1,239,173	848,698
Investment income	3	1,765	-	1,765	2,547
Other income	4	38,877	-	38,877	14,213
Total		47,468	1,232,347	1,279,815	865,458
EXPENDITURE ON					
Charitable activities					
Support costs	5	107,189	59,561	166,750	213,598
Grants to service partners	6	-	357,913	357,913	-
Direct costs	7	-	632,537	632,537	614,826
Total		107,189	1,050,011	1,157,200	828,424
NET INCOME/(EXPENDITURE)		(59,721)	182,336	122,615	37,034
RECONCILIATION OF FUNDS					
Total funds brought forward		468,178	25,312	493,490	456,456
TOTAL FUNDS CARRIED FORWARD		408,457	207,648	616,105	493,490

The notes form part of these financial statements

LUTON CITIZENS ADVICE BUREAU

BALANCE SHEET
31 MARCH 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible assets	13	2,308	4,617
CURRENT ASSETS			
Debtors	14	47,903	25,916
Investments	15	180,241	178,654
Cash at bank and in hand		414,963	352,119
		643,107	556,689
CREDITORS			
Amounts falling due within one year	16	(29,310)	(67,816)
NET CURRENT ASSETS		613,797	488,873
TOTAL ASSETS LESS CURRENT LIABILITIES		616,105	493,490
NET ASSETS		616,105	493,490
FUNDS	19		
Unrestricted funds		408,457	468,178
Restricted funds		207,648	25,312
TOTAL FUNDS		616,105	493,490

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 26/11/21 and were signed on its behalf by:

P.S. Sutton

Mr P Sutton - Treasurer

The notes form part of these financial statements

LUTON CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT
for the Year Ended 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	61,079	78,205
Net cash provided by operating activities		61,079	78,205
Cash flows from investing activities			
Interest received		1,765	2,547
Net cash provided by investing activities		1,765	2,547
Change in cash and cash equivalents in the reporting period		62,844	80,752
Cash and cash equivalents at the beginning of the reporting period		352,119	271,367
Cash and cash equivalents at the end of the reporting period		414,963	352,119

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
for the Year Ended 31 MARCH 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income for the reporting period (as per the Statement of Financial Activities)	122,615	37,034
Adjustments for:		
Depreciation charges	2,309	33,587
Interest received	(1,765)	(2,547)
Short term investments	(1,587)	(1,796)
(Increase)/decrease in debtors	(21,987)	3,952
(Decrease)/increase in creditors	(38,506)	7,975
Net cash provided by operations	61,079	78,205

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20 £	Cash flow £	At 31.3.21 £
Net cash			
Cash at bank and in hand	352,119	62,844	414,963
	352,119	62,844	414,963
Liquid resources			
Deposits included in cash	-	-	-
Current asset investments	178,654	1,587	180,241
	178,654	1,587	180,241
Total	530,773	64,431	595,204

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
for the Year Ended 31 MARCH 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are presented in Sterling and this is the functional currency of the Charity.

The charity meets the definition of a public benefit entity under FRS 102.

Judgements in applying accounting policies and key sources of estimation
In applying the company's accounting policies, the directors are required to make judgements, estimates and assumptions in determining the carrying amounts of assets and liabilities. The directors' judgements, estimates and assumptions are based on the best and most reliable evidence available at the time when the decisions are made, and are based on historical experience and other factors that are considered to be applicable. Due to inherent subjectivity involved in making such judgements, estimates and assumptions, the actual results and outcomes may differ.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods, if the revision affects both current and future periods.

The key estimates and assumptions made in these accounts are the allocation of central support costs which are allocated on a basis using an estimated time and effort percentage.

Incoming resources
All incoming resources are included in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donated services or facilities, which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party or where that cost cannot be qualified.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Resources expended
All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
All assets costing more than £500 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Leasehold Improvements	- 20% straight line
Fixtures and fittings	- 33.33% straight line
Office equipment	- 33.33% straight line

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting
General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

Current asset investments
Current asset investments are initially measured at cost and are subsequently re-measured at their fair value.

Leasing
Rentals payable under operating leases are charged to the statement of financial activities on a straight line basis over the lease term.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension held in a seperately administered fund. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Company status
The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

2. CHARITABLE ACTIVITIES

	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
Income from charitable activities	6,826	1,232,347	1,239,173	848,698

continued...

2. CHARITABLE ACTIVITIES - continued

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
London Luton Airport Ltd	-	-	-	404,365
Luton Borough Council	5,850	-	5,850	24,699
Citizens Advice Windrush	976	-	976	-
Money Advice Service - Face to Face	-	163,600	163,600	130,080
The Big Lottery Fund - HTC	-	93,405	93,405	93,252
Citizens Advice - Energy Best Deal Extra Advice Project	-	1,680	1,680	7,200
Citizens Advice - Help to Claim scheme	-	188,880	188.880	189,102
EU Settled Status	-	37,214	37,214	
National Lottery Community Fund	-	66,063	66,063	
Beds and Luton Community Foundation	-	663,437	663,437	
National Citizens Advice	-	18,068	18,068	
Subtotal	6,826	1,232,347	1,239,173	848,698

3. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Deposit account interest	1,765	-	1,765	2,547

4. OTHER INCOME

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Other Income	38,877	-	38,877	14,213

continued...

5. DIRECT COSTS

	Basis of allocation	Advice and information	2021 Total	2020 Total
			£	£
Staff costs	Actual	561,523	561,523	546,506
National insurance	Actual	37.596	37.596	36,560
Pension cost	Actual	33,418	33,418	31,760
		636,537	632,537	614,826

6. GRANTS PAYABLE

	2021	2020
	£	£
Grants to service partners	357,913	-

7. SUPPORT COSTS

	Support costs
	£
Support costs	166,750

Support costs, included in the above, are as follows:

	2021 Support costs	2020 Total activities
	£	£
Other operating leases	58,434	48,840
Premises	32,375	62,516
Staff expenses	8,717	8,428
Trustee expenses	-	22
Communications	11,416	15,037
Printing	5,878	8,412
Independent examiner's fees	5,879	3,240
Other administration	4,226	10,370
Other support costs	36,970	22,338
Bank charges	546	808
Depreciation of tangible fixed assets	2,309	33,587
	166,750	213,598

continued...

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	2,309	33,587
Other operating leases	58,434	48,840
Independent examiners fees	-	3,240
Auditors remuneration	3,750	-
Auditors remuneration - non audit fees	1,750	-
Pension costs	33,418	31,760

9. TRUSTEES' REMUNERATION AND BENEFITS

During the year salaries paid to Trustees amounted to £nil (2020: £nil).

Trustees' expenses

Expenses incurred by Trustees amounted to £nil (2020: £22) and related to travel.

10. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	561,523	546,506
Social security costs	37,596	36,560
Other pension costs	33,418	31,760
	632,537	614,826

The average monthly number of employees during the year was as follows:

	2021	2020
Counselling, advice and information	24	25
Administration and support	5	5
	29	30

No employees received emoluments in excess of £60,000.

The organisation also received the services of a member of staff employed by Luton Borough Council. The amount has not been quantified within these financial statements.

KEY MANAGEMENT PERSONNEL

3 posts with an aggregate cost in 2021 of £102,097 (inc NI & Pension) (2020: £184,492).

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities	429,064	419,634	848,698
Investment income	2,547	-	2,547
Other income	14,213	-	14,213
Total	445,824	419,634	865,458
EXPENDITURE ON			
Charitable activities			
Support costs	127,893	85,705	213,598
Direct Costs	286,616	328,210	614,826
Total	414,509	413,915	828,424
NET INCOME	31,315	5,719	37,034
RECONCILIATION OF FUNDS			
Total funds brought forward	436,863	19,593	456,456
TOTAL FUNDS CARRIED FORWARD	468,178	25,312	493,490

12. TAXATION

As a charity, Luton Citizen Advice Bureau is exempt from tax on income and gains falling within section 478 of the Corporation Tax Act 2010 or S256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

continued...

13. TANGIBLE FIXED ASSETS

	Improvements to property £	Fixtures, fittings and office equipment £	Totals £
COST			
At 1 April 2020 and 31 March 2021	159,798	41,906	201,704
DEPRECIATION			
At 1 April 2020	155,181	41,906	197,087
Charge for year	2,309	-	2,309
At 31 March 2021	157,490	41,906	199,396
NET BOOK VALUE			
At 31 March 2021	2,308	-	2,308
At 31 March 2020	4,617	-	4,617

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	4,877	2,441
Prepayments and accrued income	43,026	23,475
	47,903	25,916

15. CURRENT ASSET INVESTMENTS

	2021 £	2020 £
Unlisted investments	180,241	178,654

continued...

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	535	148
Social security and other taxes	14,727	9,764
Accruals and deferred income	14,048	57,904
	29,310	67,816

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Within one year	44,000	44,776
Between one and five years	62,333	106,333
	106,333	151,109

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2021 Total funds	2020 Total funds
	£	£	£	£
Fixed assets	2,308	-	2,308	4,617
Current assets	435,459	207,648	643,107	556,689
Current liabilities	(29,310)	-	(29,310)	(67,816)
	408,457	207,648	616,105	493,490

continued...

19. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	393,561	(57,412)	336,149
Fundraising Designated fund	30,000	-	30,000
Restructuring Designated fund	30,000	-	30,000
Building Designated fund	10,000	-	10,000
Fixed Assets Designated fund	4,617	(2,309)	2,308
	468,178	(59,721)	408,457
Restricted funds			
Money Advice Service - Face to Face	-	38,530	38,530
The Big Lottery Fund - HTC	22,168	20,030	42,198
Citizens Advice - Energy Best Deal Extra Advice Project	1,753	(928)	825
Citizens Advice - Help to Claim Scheme	1,391	26,706	28,097
Home office	-	7,643	7,643
National Lottery Community Fund	-	20,001	20,001
National Citizens Advice	-	5,234	5,234
Beds and Luton Community Foundation	-	65,120	65,120
	25,312	182,336	207,648
TOTAL FUNDS	493,490	122,615	616,105

continued...

19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	47,468	(104,880)	(57,412)
Fixed Assets Designated fund	-	(2,309)	(2,309)
	47,468	(107,189)	(59,721)
Restricted funds			
Money Advice Service - Face to Face	163,600	(125,070)	38,530
The Big Lottery Fund - HTC	93,405	(73,375)	20,030
Citizens Advice - Energy Best Deal Extra Advice Project	1,680	(2,608)	(928)
Citizens Advice - Help to Claim Scheme	188,880	(162,174)	26,706
Home office	37,213	(29,570)	7,643
National Lottery Community Fund	66,063	(46,062)	20,001
National Citizens Advice	18,068	(12,834)	5,234
Beds and Luton Community Foundation	663,438	(598,318)	65,120
	1,232,347	(1,050,011)	182,336
TOTAL FUNDS	1,279,815	(1,157,200)	122,615

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	328,659	64,902	393,561
Fundraising Designated fund	30,000	-	30,000
Restructuring Designated fund	30,000	-	30,000
Building Designated fund	10,000	-	10,000
Fixed Assets Designated fund	38,204	(33,587)	4,617
	436,863	31,315	468,178
Restricted funds			
Money Advice Service - Face to Face	17,879	4,289	22,168
Citizens Advice - Energy Best Deal Extra Advice Project	-	1,753	1,753
Citizens Advice - Help to Claim Scheme	1,714	(323)	1,391
	19,593	5,719	25,312
TOTAL FUNDS	456,456	37,034	493,490

continued...

19. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	445,824	(380,922)	64,902
Fixed Assets Designated fund	-	(33,587)	(33,587)
	445,824	(414,509)	31,315
Restricted funds			
Money Advice Service - Face to Face	130,080	(125,791)	4,289
The Big Lottery Fund - HTC	93,252	(93,252)	-
Citizens Advice - Energy Best Deal Extra Advice Project	7,200	(5,447)	1,753
Citizens Advice - Help to Claim Scheme	189,102	(189,425)	(323)
	419,634	(413,915)	5,719
TOTAL FUNDS	865,458	(828,424)	37,034

continued...

19. MOVEMENT IN FUNDS - continued

Purposes of designated funds

Unrestricted funds	
Contingency reserve fund	This is an amount held in reserve to cover any contingencies which may arise. This has been released in the year as it is no longer needed.
Fundraising fund	This is an amount held in reserve to cover the cost of additional fundraising activities which aim to diversify the funding sources of Citizens Advice Luton.
Restructuring fund	This is an amount held in reserve to cover the cost of potential re-structure of the organisation in the event of cuts to funding/income.
Building Fund	This is a fund held for potential dilapidations at the charity's offices.
Fixed Asset fund	This fund represents the investment in fixed assets.
Restricted funds	
Face to Face	The grant is received from the Money Advice Service and is restricted to provide face to face debt advice.
Big Lottery Help Through Crisis (HTC)	The Help Through Crisis is a project, funded by the Big Lottery Fund, is led by Citizens Advice Luton with Luton Food Bank and Luton Law Centre as its main delivery partners. Luton Borough Council Revenue, Financial Assessment and Customer Services teams, together with Luton Rights complete the partnership. The project provides a wide range of timely hardship advice and support to residents of Luton who are in crisis.
Energy Best Deal Extra Advice Project	To help deliver clients advice on energy efficiency.
Help to Claim Scheme	Help to Claim is a new dedicated service from Citizens Advice. It provides free, independent and confidential information. The project provides setting up recruitment, training and equipment and other direct cost incurred with delivering this service. This project will assist with the setup of the universal support: Help to Claim services which support and guide through the initial application of Universal Credit claim, through to your first payment.
Beds and Luton Community Foundation (BLCF)	Grant funding from BLCF who administer London Luton Airport Limited's Community Investment Fund. The grant was awarded to the Luton Access IAG collaboration for which CAL is the lead organisation working with our partner organisations Luton Irish Forum, Luton Law Centre and Luton Rights. CAL receives the full grant payment and distributes the grant payment to the partner organisations. The grant allows CAL to deliver its frontline general advice service to the citizens of Luton working with our partners to provide clients with a seamless advice journey.
Home Office	EU Settlement Scheme grant funding to deliver practical support to vulnerable EU, EEA and Swiss citizens to help make their EU Settlement Scheme application. This fund is delivered in partnership with Luton Law Centre (our partner in the Luton Access project).

continued...

19. MOVEMENT IN FUNDS - continued

The National Lottery Community Fund	Luton Access Covid 19 grant received from the NLCF Coronavirus Community Support fund. This funding was awarded to the Luton Access partners (CAL, Luton Irish Forum, Luton Law Centre and Luton Rights) with CAL as the lead organisation. Funding was provided to support organisations facing acute financial difficulties as a result of the pandemic.
National Citizens Advice	National Citizens Advice received funding from the Department of Business, Energy and Industrial Strategy to enable the service to increase capacity to respond to the immediate demand for advice arising from Covid-19. CAL was awarded funding from Citizens Advice for remote working equipment and softphone equipment to allow us to increase capacity to deliver advice and to allow us to switch from mobile phones to a more cost effective means of responding to the increased demand for advice across all channels

20. EMPLOYEE BENEFIT OBLIGATIONS

The scheme is a defined contribution scheme where the company contributes 6% and the employee contributes 2%-6% of gross salary (see note 10).

In the year the company made payments of £33,418 (2020: £31,760). At 31 March 2021 the organisation owed contributions of £4,131 (2020: £nil).

21. RELATED PARTY DISCLOSURES

Luton Citizens Advice Bureau is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. Income of £163,600 (2020: £130,080) was received from Citizens advice to assist client with money advice, income of £1,680 (2020: £7,200) was received from Citizens Advice to assist with advising clients on energy efficiency and income of £188,880 (2020: £189,102) was received from Citizens Advice to assist with the Help to Claim project during the year. Charges of £4,552 (2020: £7,298) were made to Luton Citizens Advice Bureau by Citizens Advice for IT services in the year.