

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
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FOR THE YEAR ENDED 31ST MARCH 2022

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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)

LUTON CITIZENS ADVICE BUREAU

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

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

LUTON CITIZENS ADVICE BUREAU
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

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.

LUTON CITIZENS ADVICE BUREAU
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

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:

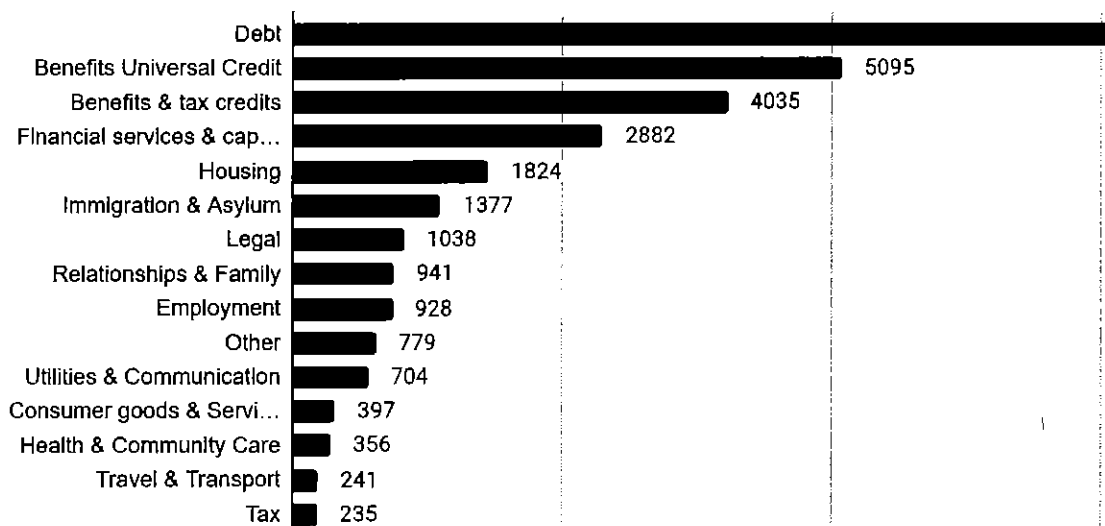
- Savings to local authority £203,785
- Reducing use of health services: £533,174
- Total savings to NHS: £572,802

LUTON CITIZENS ADVICE BUREAU
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

- 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.

LUTON CITIZENS ADVICE BUREAU
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

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.

LUTON CITIZENS ADVICE BUREAU
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

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.

LUTON CITIZENS ADVICE BUREAU
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

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.

LUTON CITIZENS ADVICE BUREAU
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

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.

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 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.

LUTON CITIZENS ADVICE BUREAU
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST MARCH 2022

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 year which give a true and fair view of the state of affairs of the charitable company and of the income and 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 on1/12/22..... and signed on its behalf, by:


.....
Peter Sutton, Treasurer

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
LUTON CITIZENS ADVICE BUREAU**

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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
LUTON CITIZENS ADVICE BUREAU**

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.

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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
LUTON CITIZENS ADVICE BUREAU**

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;
 - 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.

**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
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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		<u>655,353</u>	<u>595,204</u>
		689,601	643,107
CREDITORS			
Amounts falling due within one year	15	(70,956)	(29,310)
NET CURRENT ASSETS		<u>618,645</u>	<u>613,797</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		618,645	616,105
NET ASSETS		<u>618,645</u>	<u>616,105</u>
FUNDS	18		
Unrestricted funds		528,487	408,457
Restricted funds		<u>90,158</u>	<u>207,648</u>
TOTAL FUNDS		<u>618,645</u>	<u>616,105</u>

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
.....11/12/22..... and were signed on its behalf by:



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	<u>57,917</u>	<u>61,079</u>
Net cash provided by operating activities		<u>57,917</u>	<u>61,079</u>
 Cash flows from investing activities			
Converted unlisted investments to cash		-	180,241
Interest received		<u>2,232</u>	<u>1,765</u>
Net cash provided by investing activities		<u>2,232</u>	<u>182,006</u>
 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		<u>595,204</u>	<u>352,119</u>
 Cash and cash equivalents at the end of the reporting period		 <u>655,353</u>	 <u>595,204</u>

The notes form part of these financial statements

LUTON CITIZENS ADVICE BUREAU

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	<u>41,646</u>	<u>(38,506)</u>
Net cash provided by operations	<u>57,917</u>	<u>61,079</u>

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	<u>595,204</u>	<u>60,149</u>	<u>655,353</u>
	<u>595,204</u>	<u>60,149</u>	<u>655,353</u>
Total	<u>595,204</u>	<u>60,149</u>	<u>655,353</u>

The notes form part of these financial statements

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

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.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

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 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 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.

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

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	<u>977,653</u>	<u>1,239,173</u>

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	<u>2,232</u>	<u>1,765</u>

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	<u>632,883</u>	-	-	<u>632,883</u>
	<u>632,883</u>	<u>185,027</u>	<u>181,851</u>	<u>999,761</u>

6. GRANTS PAYABLE

	2022	2021
	£	£
Grants to service partners	<u>185,027</u>	<u>357,913</u>

LUTON CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022**

7. SUPPORT COSTS

	Support costs £
Support costs	<u>181,851</u>

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
	<u>181,851</u>	<u>166,750</u>

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	<u>29,205</u>	<u>33,418</u>

LUTON CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022**

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
	<u>626,485</u>	<u>632,537</u>

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
	<u>28</u>	<u>29</u>

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

The charity 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

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

LUTON CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022**

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	<u>38,877</u>	<u>-</u>	<u>38,877</u>
Total	<u>47,468</u>	<u>1,232,347</u>	<u>1,279,815</u>
EXPENDITURE ON			
Charitable activities			
Support costs	107,189	59,561	166,750
Grants to service partners	-	357,913	357,913
Direct costs	<u>-</u>	<u>632,537</u>	<u>632,537</u>
Total	<u>107,189</u>	<u>1,050,011</u>	<u>1,157,200</u>
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	<u>408,457</u>	<u>207,648</u>	<u>616,105</u>

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.

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

13. TANGIBLE FIXED ASSETS

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

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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	<u>52,335</u>	<u>14,048</u>
	<u>70,956</u>	<u>29,310</u>

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

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	<u>150,333</u>	<u>62,333</u>
	<u>194,333</u>	<u>106,333</u>

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 liabilities	<u>73,594</u>	<u>(144,550)</u>	<u>(70,956)</u>	<u>(29,310)</u>
	<u>528,487</u>	<u>90,158</u>	<u>618,645</u>	<u>616,105</u>

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

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	<u>2,308</u>	<u>(2,308)</u>	<u>-</u>
	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	<u>-</u>	<u>34,675</u>	<u>34,675</u>
	<u>93,579</u>	<u>(3,421)</u>	<u>90,158</u>
TOTAL FUNDS	<u>616,105</u>	<u>2,540</u>	<u>618,645</u>

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

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

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022

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	<u>4,617</u>	<u>(2,309)</u>	<u>2,308</u>
	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	<u>-</u>	<u>7,643</u>	<u>7,643</u>
	<u>25,312</u>	<u>182,336</u>	<u>207,648</u>
TOTAL FUNDS	<u>493,490</u>	<u>122,615</u>	<u>616,105</u>

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2022

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
	<u>1,232,347</u>	<u>(1,050,011)</u>	<u>182,336</u>
TOTAL FUNDS	<u>1,279,815</u>	<u>(1,157,200)</u>	<u>122,615</u>

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.

LUTON CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022**

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.

LUTON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31ST MARCH 2022

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.

LUTON CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31ST MARCH 2022**

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.

LUTON CITIZENS ADVICE BUREAU

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

