

**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**

## LUTON CITIZENS ADVICE BUREAU

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

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<b>Trustees</b>	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)
<b>Registered office</b>	15 New Bedford Road Luton Bedfordshire LU1 1SA
<b>Registered company number</b>	03466059 (England and Wales)
<b>Registered charity number</b>	1068411
<b>Auditors</b>	Menzies LLP Chartered Accountants and Statutory Auditors Richmond House Walkern Road Stevenage Hertfordshire SG1 3QP
<b>Key management personnel</b>	S Simeon (Chief Executive) J Jenkins (Head of Quality & Advice) L Scanlan (Head of Debt and Personnel)
<b>Bankers</b>	National Westminster Bank 31 George Street Luton LU1 2YN  United Trust Bank Limited One Ropemaker Street London EC2Y 9AW

**LUTON CITIZENS ADVICE BUREAU**

**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

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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.

**LUTON CITIZENS ADVICE BUREAU**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

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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.

**LUTON CITIZENS ADVICE BUREAU**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

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**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.

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31ST MARCH 2023**

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**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. CAL continues 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.

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

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**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.



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

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**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](http://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 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
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
<b>Total</b>		<b>82,856</b>	<b>552,745</b>	<b>635,601</b>	<b>1,002,301</b>
<b>EXPENDITURE ON</b>					
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
<b>Total</b>		<b>59,932</b>	<b>593,530</b>	<b>653,462</b>	<b>999,761</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>22,924</b>	<b>(40,785)</b>	<b>(17,861)</b>	<b>2,540</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		528,487	90,158	618,645	616,105
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>551,411</b>	<b>49,373</b>	<b>600,784</b>	<b>618,645</b>

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION - continued  
31ST MARCH 2023

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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:

PS. Carter

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**

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

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.22	Cash flow	At 31.3.23
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net cash</b>			
Cash at bank and in hand	<u>655,353</u>	<u>(58,584)</u>	<u>596,769</u>
	<u>655,353</u>	<u>(58,584)</u>	<u>596,769</u>
<b>Total</b>	<u>655,353</u>	<u>(58,584)</u>	<u>596,769</u>

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

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**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.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**7. SUPPORT COSTS**

	Support costs £
Support costs	<u><b>170,158</b></u>

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

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

**8. NET INCOME/(EXPENDITURE)**

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

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

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

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

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**16. LEASING AGREEMENTS**

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

	2023	2022
	£	£
Within one year	<b>44,000</b>	44,000
Between one and five years	<b>106,333</b>	150,333
	<u><b>150,333</b></u>	<u>194,333</u>

**17. MOVEMENT IN FUNDS**

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



**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

**17. MOVEMENT IN FUNDS - continued****Comparatives for movement in funds**

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
<b>Unrestricted funds</b>			
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
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<u><u>616,105</u></u>	<u><u>2,540</u></u>	<u><u>618,645</u></u>

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31ST MARCH 2023**

**19. PURPOSES OF DESIGNATED FUNDS**

<b>Fund</b>	<b>Purpose</b>
<b>Unrestricted funds</b>	
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.
<b>Restricted funds</b>	
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.

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31ST MARCH 2023**

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**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).