

LEIGHTON LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1117337

Details

Status Registered

Legal form Charitable company

Company number [05957866](#)

Registered 2006-12-20

Register [View on the Charity Commission register](#)

Contact

Address Citizens Advice
Bossard House
West Street
Leighton Buzzard
LU7 1DA

Phone 01525374589

Email enquiries@leightonlinsladecab.org.uk

Website www.leightonlinsladecab.org.uk

Activities

Objects: 4. 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 Leighton-Linslade and surrounding areas.

Activities: THE COMPANY IS A MEMBER OF THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX. THE PRINCIPAL ACTIVITY OF THE COMPANY IS CARRYING OUT THE OBJECTS OF THE CHARITY, BEING TO PROVIDE A FREE ADVICE SERVICE FOR THE BENEFIT OF THE COMMUNITY IN LEIGHTON LINSLADE AND SURROUNDING AREAS FOR THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH, THE RELIEF OF POVERTY SICKNESS AND DISTRESS

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** LEIGHTON LINSLADE AND SURROUNDING AREAS, BEDFORDSHIRE
- Bedford
- Central Bedfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£251,189	£215,159	-	-
2024-03-31	£227,455	£182,543	-	-
2023-03-31	£202,519	£171,779	-	-
2022-03-31	£160,063	£153,665	-	-
2021-03-31	£173,980	£161,235	-	-

Trustees

Name	Role	Appointed
Claire Louise Olliffe		2024-10-29
Douglas James Leonard		2021-11-10
James Scutt		2025-07-30
Leonard Ryder		2025-01-29
Linda Joan Dingley		2025-01-29
Lynn Barbara Stuart		2019-01-16
Timothy Humphreys Williams		2020-08-12

Accounts



Leighton-Linslade

Annual Report 2024-25

Citizens Advice Leighton-Linslade (CALL)



Citizens Advice Leighton-Linslade

Bossard House

West Street

Leighton Buzzard

LU7 1DA

Administration line: 01525 374589

Opening hours for telephone calls

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

Telephone advice line: 01525 373878

Online advice: www.leightonlinsladecab.org.uk

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Our People



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

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

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

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

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

Staff 1 April 2024 – 31 March 2025		
Kash Karimzandi	Chief Officer	
Karen Banfield	Advice Services Manager	
Lynn Graves	Training Supervisor	
Catherine Miceli-Gavillet	Trainee Session Supervisor	
Adele Thompson	Money Adviser/Session Supervisor	
Alka Saunders	Money Adviser	
Louise Downie	Administrative Officer	
Melanie Harvey	Money Advice Administrator	Resigned 19/8/2024

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

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

Chair's Report

Lynn Stuart

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

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

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

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

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

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

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

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

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

Lynn Stuart

2025

Chief Officer's Report

Kash Karimzandi

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

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

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

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

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

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

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

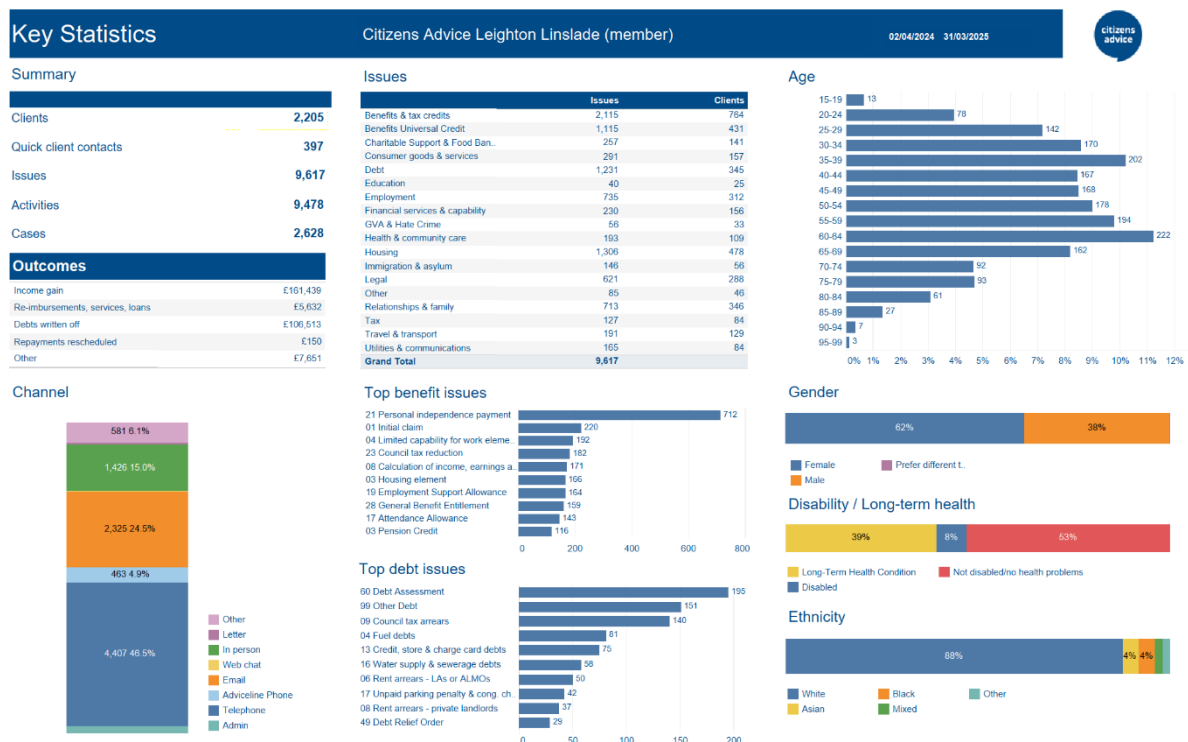
Our fundraising volunteer, Eva Jones has worked extremely hard to find grant opportunities with great success and her report attests to her value as a volunteer and the importance of the work she does. Without her tenacious fundraising, we would not have been able to push forward with the refurbishment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

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

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

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

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



Research and Campaigns

Karen Banfield

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

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

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

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

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

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



Money Advice

Money Advice Team - Adele Thomson and Alka Saunders

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

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

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

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

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

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

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

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

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



Training

Lynn Graves - Training Supervisor

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

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

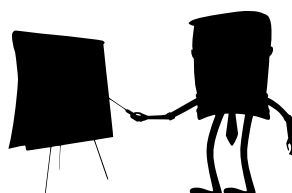
Ongoing training is provided for all volunteers and staff throughout the year. This has been accessed mainly through online Zoom meetings. The following training has been undertaken this year:

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

Future plans include:

Further training to ensure provision of high-quality debt advice

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



Grant Applications and Fundraising

Eva Jones – Fundraising Volunteer

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

Financial Literacy Advice

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

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

Office Refurbishment

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

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

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

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

Communications (print advertisements and social media posts)

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

Unrestricted Donations

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

Leighton Fun Runners Santa Run - £1,400

Town Mayor Annual Quiz - £1,390

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

Heath & Reach Parish Council - £300

Wing Singers - £300

Anonymous donor - £1,000

An Adviser's View

Kanica Rajamohan

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

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

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

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

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

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

Our Clients' Views

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



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

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

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

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

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

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

We are extremely grateful.



**LEIGHTON - LINSLADE
TOWN COUNCIL**



HEATH & REACH PARISH COUNCIL



Co Reg No: 05957866



Leighton-Linslade and District Citizens

Advice Bureau

Directors Report

and

Financial Statements

for the Year ended 31st March 2025

Leighton-Linslade and District Citizens

Advice Bureau

General Information for the Year ended 31st March 2025

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

Company Secretary	Timothy Williams
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Registered Office	Bossard House West Street Leighton Buzzard Bedfordshire LU7 1DA
Company Reg. Number	05957866 (England and Wales)
Charity Number	1117337

Independent Examiner	D R Kerins FCCA Ad Valorem Accountancy Services Limited 2 Manor Farm Court Old Wolverton Road Old Wolverton Milton Keynes MK12 5NN
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Bank	CAF Bank Limited 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ
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Company Status

Leighton-Linslade and District Citizens Advice Bureau (CALL) was incorporated on 5th October 2006 as a private company, limited by guarantee, and commenced operations on 1st April 2007, when it took over the operations of the previous unincorporated charity of the same name. Its company number is 5957866, and its registered charity number is 1117337.

The charitable company was established under a Memorandum of Association, which established the objects and powers, and is governed under its Articles of Association. It is a member of the National Association of Citizens Advice Bureaux and is subject to regular quality audits as part of its membership requirements.

The registered company address is Bossard House, West Street, Leighton Buzzard, Bedfordshire, LU7 1DA, which is also the principal place of business.

Principal Activity and Public Benefit

The principal activity of the company in the period under review was the operation of a Citizens Advice in West Street, Leighton Buzzard. Citizens Advice give free, independent and confidential advice to members of the public and are in a unique position to be able to campaign for change when social injustices arise.

Any person, regardless of age, gender, racial or social origin, sexuality, religious belief or any other discriminatory factor can contact the company by phone, e-mail or personal visit and receive free, independent and confidential advice as to their rights on a huge range of relevant topics such as housing, benefits and money advice. Many people from Leighton Buzzard, Linslade and the surrounding villages received such advice during the year and the company's activities are clearly to the public benefit.

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

More details of our activities and how they benefit the public are set out in other reports within this document.

Directors and Trustees

The following served as directors and trustees of the company during the period covered by this report and up to the date of signature:

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

Directors and Trustees (continued)

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

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Chief Officer, representatives of local Councils and a representative of the volunteer work force. Management of day-to-day operations is vested in the Chief Officer, who is assisted by a number of paid staff and volunteers.

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2025 was 18.

New trustees wishing to join the board of the company are interviewed by the personnel committee of the board to determine their suitability and the skills that they might bring to the board. If accepted, their appointment is proposed and voted on at the next Trustee Board meeting. Training and familiarisation with the workings of the office for new trustees is provided by a combination of meetings with the Chief Officer and her staff and with other members of the Trustee Board, and by attendance at training courses for new trustees run by the National Association of Citizens Advice Bureaux.

Independent Examiner

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

Bankers

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

Financial Review

Central Bedfordshire Council

Central Bedfordshire Council (CBC) continues to be the principal source of funding for the three Local Citizens Advice (LCAs) which cover the area: Dunstable, Leighton Linlade and Mid Beds (based in Ampthill and Biggleswade). Representatives of the three LCAs are working together to ensure that our services and our funding needs are well recognised by CBC. This funding amounted to £116,786 in 2024/25. Sharing expertise with the other LCAs covered by Central Bedfordshire remains a key part of our strategy and we will partner with the other LCAs on joint projects and initiatives as appropriate. Funding from CBC is unrestricted.

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

Leighton-Linslade Town Council

The Town Council has also again been very generous in their support to CALL and provided a grant which increases annually to reflect inflation. The amount received in the financial year 2024/25 was £28,604. These funds are unrestricted.

Money Advice and Pensions Service

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

Financial Literacy Advice

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

Other Grants and Donations

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

Expenditure

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

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

The policy on reserves is to aim to maintain sufficient cash reserves to cover six months of normal expenditure, with a minimum of three months. At the end of March 2025 our

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

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

Independent Examiner

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

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Lynn Stuart
Chair

Douglas Leonard
Treasurer

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

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

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

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

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 11 September 2025 and were signed on its behalf by:

L Stuart

D Leonard

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

1. COMPANY INFORMATION

Leighton-Linslade and District Citizens Advice Bureau is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office can be found on the company information page.

2. STATEMENT OF COMPLIANCE

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

3. PRINCIPAL ACCOUNTING POLICIES

(i) Basis of preparing the financial statements

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

(ii) Going concern

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

(iii) Incoming resources

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

(iv) Resources expended

Expenditure is recognised when the liability falls due. Expenditure on contracted projects is included in charitable expenditure, as the work being carried out forms part of the charitable aims.

(v) Pension contributions

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

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

3. PRINCIPAL ACCOUNTING POLICIES continued

(vi) Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office furniture and equipment – 20% on cost

(vii) Debtors

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

(viii) Creditors

Creditors and provisions are recognised where the charity has an obligation which will result in the transfer of funds to a third party and the amount can be measured or estimated with reasonable accuracy. Deferred income is income received in advance of the associated work being performed.

(ix) Funds

Unrestricted donated assets are included in a designated unrestricted fund, which is written down over the life of the asset to represent the depreciation charged on that asset.

Restricted funds are funds received for a particular project and are spent on salaries and associated costs relating to that project.

(x) Volunteers' Time

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

4. OPERATING SURPLUS/(DEFICIT)

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

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

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

5. TAXATION

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

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

6. INCOMING RESOURCES

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

Charitable Activities

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

Other

Other income includes participation in training programmes.

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

7. CHARITABLE ACTIVITIES

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

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

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

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

8. OTHER COSTS

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

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

9. TANGIBLE FIXED ASSETS

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

10. DEBTORS

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

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

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

12. OPERATING LEASE COMMITMENTS

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

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

13. MOVEMENT IN FUNDS

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

14. ANALYSIS OF FUNDS

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

15. PENSION COSTS

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

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

16. RELATED PARTY TRANSACTIONS

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

17. OTHER COMMITMENTS

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

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 21-37.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

D R KERINS FCCA

For and on behalf of:

Ad Valorem Accountancy Services Limited

2 Manor Farm Court

Old Wolverton Road

Old Wolverton

Milton Keynes MK12 5NN

Dated.....



Leighton-Linslade

Free, confidential advice. Whoever you are.

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

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

We're here for everyone.

Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

www.leightonlinsladecab.org.uk

Accounts



Leighton-Linslade

Annual Report 2023-24

Citizens Advice Leighton-Linslade (CALL)



Citizens Advice Leighton-Linslade

Bossard House

West Street

Leighton Buzzard

LU7 1DA

Administration line: 01525 374589

Opening hours for telephone calls

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

Telephone advice line: 01525 373878

Online advice: www.leightonlinsladecab.org.uk

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Our People



During the period 1st April 2023 and 31st March 2024, we had around 37 people giving up their free time to volunteer as advisers at our Citizens Advice office and 12 people who volunteered as trustees.

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

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

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

Directors and Trustees 1 April 2023– 31 March 2024		
Lynn Stuart	Chair	Joined 16/01/2019
Timothy Williams	Vice Chair, Company Secretary	Joined 12/08/2020
Douglas Leonard	Treasurer appointed 31/10/2023	Joined 10/11/2021
Tara Willmott	Secretary	Joined 24/10/2018
Cherie Hall (nee Cunningham)		Joined 12/08/2020
Joanna Matthews		Joined 12/08/2020
Ramin Nassajpour Esfahani		Joined 11/8/2021
Iain Holloway-McLean		Joined 10/11/2021
Douglas Leonard		Joined 10/11/2021
Felicity Milne		Joined 10/11/2021
Karina Burrowes		Joined 17/11/2022
Olufunto Agbeniga	Treasurer resigned 31/7/2023	Joined 10/11/2021 Resigned 31/7/2023
Gavin Finch		Joined 11/11/2020 Resigned 31/7/2023

Staff 1 April 2023– 31 March 2024		
Kash Karimzandi	Chief Officer	
Karen Banfield	Advice Services Manager	
Lynn Graves	Training Supervisor	
Adele Thompson	Money Adviser	
Alka Saunders	Money Adviser	
Melanie Harvey	Money Advice Administrator	
Louise Downie	Administrator	

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

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

Chair's Report

Lynn Stuart

This year we have been focusing on the future growth of CALL, and we were encouraged that our plans were going in the right direction by achieving an excellent result for our Leadership Assessment conducted by National Citizens Advice. We have replaced our Action Plan with an Operational Plan, which helps us to better monitor our progress, and updated the Strategic Business Plan to reflect this growth.

The Chief Officer and trustees devised plans to refurbish the office to provide a more conducive working environment and more workstations for volunteers. This work will commence before the end of 2024. To meet future demands we decided that we need to employ two new people; a Session Supervisor to free up the Chief Officer and Office Manager's time, thus allowing them to manage the increasing workload and facilitate growth. Also, as money and debt are of paramount importance in the present climate, a Financial Literacy post has been created to help people via outreach work and education.

Funding is, and will continue to be, a challenge, as more people are bidding for an ever-decreasing pot. We are extremely grateful to Leighton Buzzard Town Council and Central Bedfordshire Council for their continued funding, and our Fundraising Volunteer is doing a marvelous job in securing and bidding for a number of grants. This money is helping our refurbishment and funding one of the new staff posts.

We have increased our Social Media presence with the help of 'Jam on Toast,' and have plans in place to attend a number of upcoming events to raise CALL's profile in the town, with the objective of helping people to understand that our service offers independent, confidential advice of the highest quality, covering a huge range of topics for any age group. We also want our local community to realise we are a charity and dependent upon their support.

The development of CALL's exemplary practice, which is so valuable to our community, would not be possible if not for the dedication and hard work of all the staff, volunteers, trustees and our Council Board members. I thank each and everyone for that continued, steadfast commitment to providing such a valuable asset to those in need.

Chief Officer's Report

Kash Karimzandi

This financial year, 1 April 2023 to 31 March 2024, Citizens Advice Leighton Linslade has met the challenges raised in a post-Pandemic landscape with the added complexities of the Cost of Living crisis and the impact upon our local residents. Thanks to the flexibility of our volunteers and staff, we have been able to increase the number of face to face appointments to make sure that we are able to reach as many people as possible in the most suitable way for them. In the meantime, we've managed to retain our very popular telephone service whilst increasing the number of online enquiries we deal with.

This has not been without its challenges given our depleted number of volunteer advisers and the constraints of our physical office space. In the financial year 2023 - 2024, we've still seen 2,571 clients between 1 April 2023 and 31 March 2024 covering 8,024 separate issues. The number of clients is slightly higher to the number we saw in the last financial year but it is the complexity of issues and the number of repeat visits required, particularly for very vulnerable clients, which has put our service under considerable strain.

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

You can see from the illustration of our statistics below that our main areas of enquiry continue to be Benefits and Debt. Both these areas have increased both in number of clients and issues. We have also found that enquiries relating to Housing have increased exponentially. Local residents who are already struggling with the Cost of Living now face the rising costs of the Private Rented Sector and the lack of availability of suitable housing. Unsurprisingly we continue to see a rise in the clients seeing advice on charitable support such as foodbanks and grants. This is a sad reflection of where many clients are finding it impossible to budget where their bills and food exceed their income. We hope to secure some funding to help clients with financial inclusion issues like budgeting and reducing their outgoings in the near future. In the meantime, our staff and volunteers do their very best to find solutions for clients to help them deal with these very difficult issues.

In terms of funding, we are very fortunate that both Central Bedfordshire Council and Leighton Linslade Town Council agreed to continue to provide the essential funding,

which supports our core services, and allows us to remain open every day to support our local community. We are tremendously grateful for their continued support, particularly in these difficult times. We were also fortunate enough to benefit from an extra grant from Central Bedfordshire Council alongside our sister offices in Dunstable and Mid-Bedfordshire. We are currently recruiting for another member of staff which we hope will allow us to meet the rising demand and complexity we are seeing in the problems faced by our local community.

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

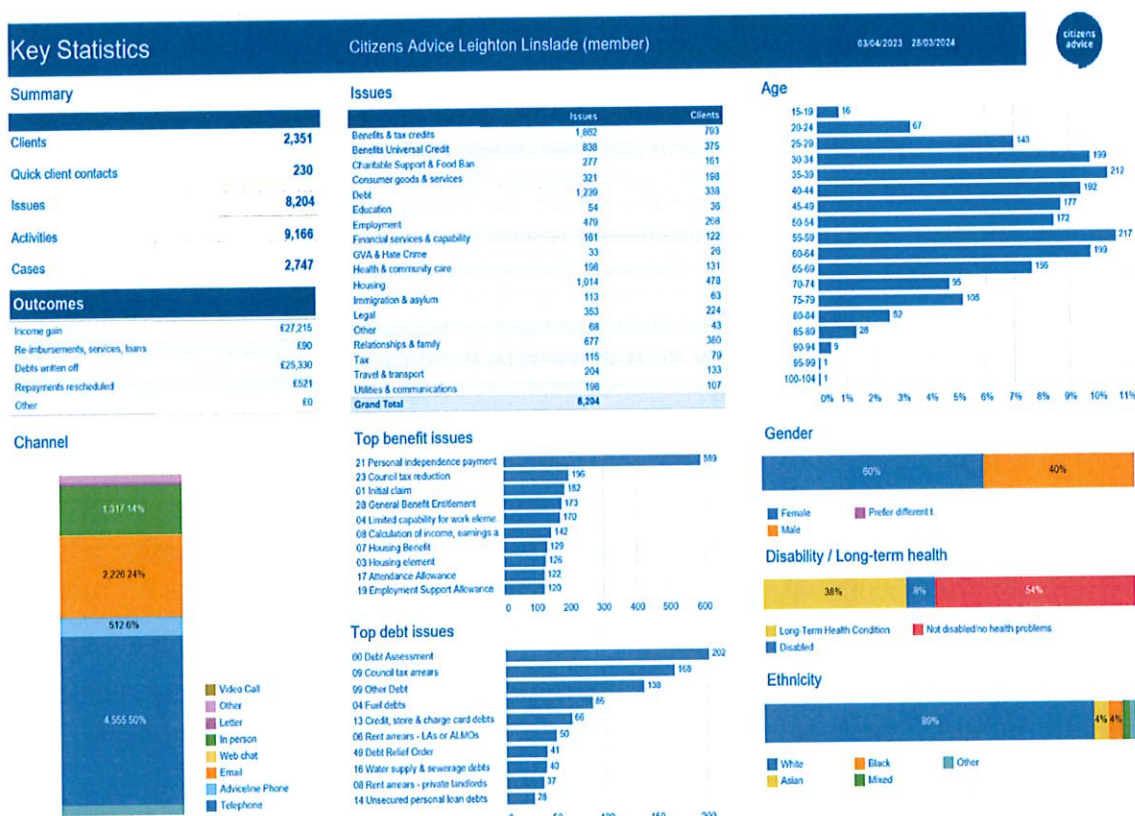
Whilst we haven't been able to hold fundraising events of our own, our fundraising volunteer, Eva Jones has worked extremely hard to find grant opportunities with great success. Tesco's Community Grant was used to purchase various items to be used for publicising CALL's services and recruiting volunteers at events around the town. Central Bedfordshire's "Inspiring Volunteering" initiative provided us with a grant which was used for items as above as well as local advertisements for volunteers and paid for social media posts aimed at recruiting volunteers.

We are also very grateful for the number of generous individual donations, both regularly and as a one-off and continue to use features like Amazon Smile and Just Giving to boost our funds. Our volunteer Bookkeeper Yoke Ping Chin-Pike continues to help both me and our new Trustee Treasurer, Doug Leonard to actively manage our funds in a way that provides the best value for money to our funders and we're very grateful for her continuing help.

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

Sadly, we have had to say goodbye to two of our Trustees - our former Trustee Treasurer Olufunto Agbeniga who's moving forward with her career and Gavin Finch who has moved away with his family to new pastures. Both of them have worked tremendously hard, particularly in the areas of Finance and Marketing and we are very grateful to have had the benefit of their skill and experience. We wish them both the very best for the future. Our Trustee Board is now actively recruiting new trustees to ensure that our service is able to plan strategically for the future where funding pressures and increasing regulation threatens the sustainability of small charities.

During this year we had 39 volunteers and 12 trustees who, between them, gave more than 230 hours a week of their time to help CALL support our local community. This clearly illustrates the significant contribution our volunteers make, and I would like to personally thank every volunteer (including each Trustee) for their hard work and commitment to Citizens Advice Leighton Linslade. Without them, we would not be able to offer free, independent, impartial, and confidential advice to anyone who needs it, whoever they are and whatever their issue.



Research and Campaigns

Karen Banfield

Citizens Advice offices not only provide advice to clients for the problems they are facing, but also campaign for change. By hearing the struggles and issues that clients have to deal with, CALL can spot where there are injustices and try to do something about it.

The action could be to report it to the National Citizens Advice office, via our local Evidence Forms. Those forms can then be checked and collated by our National Citizens Advice to see patterns emerging across the country. They have regular meetings with key people such as those in government departments, to share the experiences that certain policies are having on the general public. They can then lobby for improvement.

We call on the help of our local MP, Andrew Selous, when the normal channels of communicating with an organisation, aren't succeeding. One case was where a disabled client was without electricity for 3 days during winter, due to a faulty meter, which the energy supplier was not hurrying to deal with. Client was unable to cook any food, heat or light her home within that time. When it got dark around 4 pm, that made for long, cold evenings by candlelight.

A more recent case he assisted with, was a family who the local authority has found to have made themselves homeless, and eviction dates set to remove them from the temporary accommodation they had provided. We wrote giving the details of what had happened to them and how their significant health problems had been a large factor and the eviction was suspended, but then restored a few weeks later. More detailed submissions were made and the eviction was again suspended. Work is ongoing with the council to show them how they do not seem to have met their Public Sector Equality Act duty for this vulnerable family.

It isn't only national and local government that can act unfairly. A client with learning difficulties was scammed out of several thousands of pounds of his compensation money, whilst the banks made no effort to intervene. This was despite the clear pattern of payments identifying that there was a problem. We managed to get all of his money back from the banks by pointing out their duties to their vulnerable customer.

We challenged a debt collector who was not required to be authorised by the Financial Conduct Authority due to the type of debt they were collecting, as they were using oppressive business practices. This included not telling the client who they were collecting a debt for, saying they would make her bankrupt even though the debt was under the threshold to allow that, and that they would send bailiffs round, despite this not being allowed either, due to the absence of a county court judgment. We also reported them to Trading Standards.

As well as helping individual clients with complex issues, we also do awareness campaigns on our website and social media. We did one on social tariffs for broadband and phone packages. We highlighted how they can be as cheap as £10 - £20 pm for those on certain benefits, but pointed out that they are not well publicised so clients need to ask their provider.

We took part in national office's Consumer Awareness Campaign on what to do when things go wrong after the January sales. This pointed out consumer rights for returning faulty goods, shopping safely by being aware of scams and what to do if something that's order isn't delivered.



Money Advice

Money Advice Team - Adele Thomson, Alka Saunders and Melanie Harvey

The Money Advice team's role is to support the most vulnerable clients, who are unable to manage communication with creditors on their own. Often, they have additional issues such as physical and mental health problems, addictions, or bereavement and many also have complex issues relating to benefits and housing which need to be resolved before we can advise them about suitable debt solutions and help them to move forward.

Our debt work is funded by the Money Advice and Pensions Service via National Citizens Advice. Both volunteers and staff working within Money Advice are held to rigorous standards of quality and performance which are ultimately determined by the Financial Conduct Authority. We have received this funding for the last five years which enables us to employ the equivalent of one full time money adviser together with admin support.

The impact of the Cost of Living crisis continues to be seen as those on low incomes and benefits struggle to cover their essential expenditure, often leading them into debt. We have seen an increase in energy debt, rent and Council Tax arrears as well as credit debt. Often our office advises clients to claim disability and health benefits, but the significant delays in assessing these claims along with other benefits applications such as discretionary housing payments and Council Tax Support claims have an impact on how quickly a client's finances stabilise and appropriate debt solutions can be found. We continue to see an increased number of people suffering from mental health issues. Many clients with physical and mental health issues are waiting for a significant amount of time for healthcare treatment which can impact their ability to return to work. These factors all contribute to our money advice service operating at full capacity and we are grateful for the support of the volunteers which is absolutely vital in ensuring we can help clients in financial difficulty at the first point of contact.

In terms of the client profile of the Money Advice team, this year we have helped people aged between 31 and 68 years, with the highest amount of debt for one individual debt in excess of £63,000. Almost all of these clients live in rented accommodation, primarily in social housing, however some are not receiving full support with housing costs because the "bedroom tax" and/or non-dependant deductions. Clients who rent privately invariably significantly pay more however the local housing allowance, which determines how much help they can receive from benefits, had not kept up with rental costs. Frequently they are unable to move due to poor credit rating or lack of funds for a deposit and rent in advance. Those clients with rent arrears find it difficult to join the social housing register which could otherwise enable them to reduce their rent costs. Two of our clients have mortgages, with one of these in arrears. 78% of the clients we have helped have long-term health issues or disabilities. Of the remaining clients, the majority are supporting one or more family members who have significant health issues

or disabilities. This causes serious consequences for their budgets with many of the clients who we have helped this year having deficit budgets, making it impossible for them to meet their ongoing essential expenditure.

Our priority is to ensure any emergencies have been dealt with and then to maximise clients' income by checking they are receiving the correct benefits and helping them to apply for social tariffs for essential services where applicable. We also help them with budgeting, making suggestions about where savings in expenditure might be made.

Over the past year the Money Advice team has entered one client into standard breathing space, made several successful requests for discretionary write-offs of substantial debts by creditors, including write offs of Council Tax arrears. After being advised by us, five of our clients have obtained DROs and one client was made bankrupt. In addition, 48% of these clients received backdated benefits payments after we identified areas where they were not getting their full entitlement, some of which were substantial. We have helped our clients with income maximisation and budgeting, also assisted some in agreeing affordable payment plans with creditors. Furthermore, we were successful in applying on behalf of two of our clients for grants from charitable funds.

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

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



Training

Lynn Graves - Training Supervisor

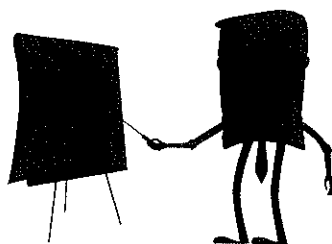
We have welcomed eight new volunteers this year who are now at various stages of training. Most trainees take at least a year to achieve their Certificate in Generalist Advice work having undertaken approximately 250 hours of online training. The qualification is the equivalent of an NVQ Level 3 and is highly valued by any organisation involved in advice work. In addition, all our advisers undertake further training to achieve accreditation by the Money and Pensions Service to provide Debt advice. Volunteers need a high level of commitment and self-motivation to achieve the award of both certificates. Alongside the e-learning, trainees will spend half a day a week shadowing trained advisers. This is an opportunity to see the theory in practice and we are very grateful to all our volunteers who are so willing to share their knowledge and skills.

Ongoing training is provided for all volunteers and staff throughout the year. The following training has been undertaken this year, most of it involving a guest speaker from an outside organisation:

- The Equality Act 2010 (Central Beds Community Intelligence Manager)
- The work of Bedfordshire Rural Communities Charity (RCC Agent)
- Advising clients who are experiencing Domestic Violence (NVDI)
- Employment Law (Paul Archer & Co)
- Digital Inclusion (Leighton Linslade 55UP)
- LGBTQ+ Inclusion (Inclusion Allyship)
- Research and Campaigns (in house)

Future plans include:

- Further training to ensure provision of high-quality debt advice
- Maintaining up to date knowledge of all enquiry areas
- Compliance with data protection requirements
- Migration from legacy benefits to Universal Credit



An Adviser's View

Martin Addrison

I had a very enjoyable career as a solicitor, worked hard long hours and loved the job. I took retirement at 62 and was pleased to be able to stop while I still enjoyed the job. For the first four years of retirement I was not bored at all – lots of holidays (despite Covid) got a campervan and went away lots in that, and saw family and friends more than before.

By 2023, I wasn't bored, but realised that I might start to get bored, so looked around for a chance to do good locally. I've been aware of the Citizens Advice Bureau for years, and in general terms, their work. I was a client on behalf of a relative some years back. I also have a couple of friends who volunteered at CABs and chatted to them – both said I'd enjoy it, and that my skills would be valued.

So, I phoned up, met Kash and Karen, who were very friendly and approachable, and that led to me filling in a "job application" and asking people for references (not done that for a while!) and starting the training. There's quite a lot of training to do - (All e learning), but no time pressure to do it, and practical help from Lynn (Training Supervisor is her title, but she is a key part of CALL,) and the other advisers with any tricky bits.

The training was interesting - parts of it I knew already, such as an introduction to Contract Law (did that 40 ish years ago). Other parts were completely new, but the training is well presented and breaks down the complex issues into logical segments which are digestible.

An essential part of the training is shadowing advisors while they help clients, either face to face or on the phone. I was impressed by the calm and diligent approach of all the advisers – whilst I was thinking 'goodness knows how we'll deal with that problem', they would seek information and widen the conversation, whilst encouraging and empowering the client to understand the full scope of their problem and the solutions we can offer. Each advisor has their own style, and when advising I think about the different advisers I've shadowed, and how they'd deal with the client I'm helping at the time.

I found it exciting starting to advise clients – the first few were a bit daunting, but the other advisers were very supportive and helpful, and the clients are generally very grateful that we can offer help with a problem that may have seemed insurmountable to them. I do look forward to my sessions and enjoy the atmosphere in the office, where the advisers often have an open conversation about the issues a particular client has, which leads to an agreed answer to give to the client. When I'm riding my bike home from a session I feel that I've helped the world – though of course we're not omniscient and can't solve everyone's problems for them. And I've become a bit of a messiah for

CALL, guiding friends to us or their local CAB as appropriate, for any issues. I wish I could tell everyone about the clients, but of course it is all confidential so we can't do that. I still find I'm shocked about the level of problems some people have – I've had an easy life and not sure how I'd cope with some of them.

One important thing for me is there's no pressure from CALL – each person does the sessions they choose – we're sometime asked to change to another date to get the right number of advisers for each session, and that's always workable. The norm is two or more sessions a week but there's no pressure to do more, and holidays are allowed, as much as you like of course.



Our Clients' Views

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



I'm grateful for all the help I received from Citizens Advice. I would have never been able to do it by myself. I can never thank them enough

I got help filling in a complicated form. Citizens Advice – always such a positive service.

The best organisation helping people – are always ready to help!!

Thank you, thank you, thank you so, so much. I'm over the moon, big weight lifted off my shoulders, so thank you for helping me.

I have used them before with success.

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

We are extremely grateful.



**LEIGHTON - LINSLADE
TOWN COUNCIL**



**Money &
Pensions
Service**

Co Reg No: 05957866



Leighton-Linslade and District Citizens
Advice Bureau

Directors Report
and
Financial Statements
for the Year ended 31st March 2024

Leighton-Linslade and District Citizens Advice Bureau

General Information for the Year ended 31st March 2024

	Directors and Trustees	Joined	Resigned
Chair	Lynn Stuart	16/01/2019	
Vice Chair	Timothy Williams	12/08/2020	
Treasurer	Douglas Leonard	10/11/2021	
Trustee	Tara Willmott	24/10/2018	
Trustee	Cherie Hall (nee Cunningham)	12/08/2020	
Trustee	Joanna Matthews	12/08/2020	
Trustee	Ramin Nassajpour Esfahani	11/08/2021	
Trustee	Iain Holloway-McLean	10/11/2021	
Trustee	Felicity Milne	10/11/2021	
Trustee	Karina Burrowes	17/11/2022	
Treasurer	Olufunto Agbeniga	10/11/2021	31/7/2023
Trustee	Gavin Finch	11/11/2020	31/7/2023

Company Secretary	Timothy Williams
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Registered Office	Bossard House West Street Leighton Buzzard Bedfordshire LU7 1DA
Company Reg. Number	05957866 (England and Wales)
Charity Number	1117337

Independent Examiner	D R Kerins FCCA Ad Valorem Accountancy Services Ltd 2 Manor Farm Court Old Wolverton Road Old Wolverton Milton Keynes MK12 5NN
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Bank	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ
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Company Status

Leighton-Linslade and District Citizens Advice Bureau (CALL) was incorporated on 5th October 2006 as a private company, limited by guarantee, and commenced operations on 1st April 2007, when it took over the operations of the previous unincorporated charity of the same name. Its company number is 5957866, and its registered charity number is 1117337.

The charitable company was established under a Memorandum of Association, which established the objects and powers, and is governed under its Articles of Association. It is a member of the National Association of Citizens Advice Bureaux and is subject to regular quality audits as part of its membership requirements.

The registered company address is Bossard House, West Street, Leighton Buzzard, Bedfordshire, LU7 1DA, which is also the principal place of business.

Principal Activity and Public Benefit

The principal activity of the company in the period under review was the operation of a Citizens Advice in West Street, Leighton Buzzard. Citizens Advice give free, independent and confidential advice to members of the public and are in a unique position to be able to campaign for change when social injustices arise.

Any person, regardless of age, gender, racial or social origin, sexuality, religious belief or any other discriminatory factor can contact the company by phone, e-mail or personal visit and receive free, independent and confidential advice as to their rights on a huge range of relevant topics such as housing, benefits and money advice. Many people from Leighton Buzzard, Linslade and the surrounding villages received such advice during the year and the company's activities are clearly to the public benefit.

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

More details of our activities and how they benefit the public are set out in other reports within this document.

Directors and Trustees

The following served as directors and trustees of the company during the period covered by this report and up to the date of signature:

- Ms L Stuart
- Mr T Williams
- Ms T Wilmott
- Ms C Hall (nee Cunningham)
- Ms J Matthews
- Mr R Nassajpour Esfahani
- Mr Iain Holloway-McLean
- Mr D Leonard
- Ms F Milne
- Ms K Burrowes
- Ms O Agbeniga – resigned 31/7/2023
- Mr G Finch – resigned 31/7/2023

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Chief Officer, representatives of local Councils and a representative of the volunteer work force. Management of day-to-day operations is vested in the Chief Officer, who is assisted by a number of paid staff and volunteers.

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2024 was 18.

New trustees wishing to join the board of the company are interviewed by the personnel committee of the board to determine their suitability and the skills that they might bring to the board. If accepted, their appointment is proposed and voted on at the next Trustee Board meeting. Training and familiarisation with the workings of the office for new trustees is provided by a combination of meetings with the Chief Officer and her staff and with other members of the Trustee Board, and by attendance at training courses for new trustees run by the National Association of Citizens Advice Bureaux.

Independent Examiner:

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

Bankers:

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

Financial Review

Central Bedfordshire Council

Central Bedfordshire Council (CBC) continues to be the principal source of funding for the three Local Citizens Advice (LCAs) which cover the area: Dunstable, Leighton Linlade and Mid Beds (based in Ampthill and Biggleswade). Representatives of the three LCAs are working together to ensure that our services and our funding needs are well recognised by CBC. This funding amounted to £112,812 in 2023/24. Sharing expertise with the other LCAs covered by Central Bedfordshire remains a key part of our strategy and we will partner with the other LCAs on joint projects and initiatives as appropriate. Funding from CBC is unrestricted.

In 2022 – 2023, Central Bedfordshire Council initially proposed an Increasing Capacity grant and paid an initial grant of £33,000 towards setting up costs. Unfortunately, the project then stalled which meant we could not spend the funds on planned recruitment as we did not know whether we would receive further funding. In January 2024, they agreed that they would pay two further instalments in the same amount over the next two financial years. Later that quarter, we received £33,333 and are now actively recruiting for an additional member of staff.

We were also fortunate to apply for and receive two specific grants of £500 each under the "Inspiring Volunteering" Scheme for which we are very grateful.

Leighton-Linslade Town Council

The Town Council has also again been very generous in their support to CALL and provided a grant which increases annually to reflect inflation. The amount received in the financial year 2023/24 was £26,226. These funds are unrestricted.

Money Advice and Pensions Service

In October 2018, we were awarded funding from the Money Advice and Pensions Service to deliver debt advice. We received the sum of £51,230 in total during the financial year 2023/24 most of which was spent on salaries (including dedicated members of staff to

deliver specialist debt advice) and training. These funds are restricted. We continue to provide the service in 2024/2025 and await confirmation of funding for the year 2025/2026.

The Wixamtree Trust

The Wixamtree Trust trustees have approved a grant of £10,000 for a "Financial Literacy Advisor" to focus on early intervention for clients with problems budgeting or to help with income maximisation. The grant was received on 3 April 2024 and we hope to start recruiting soon. We are immensely grateful to the Wixamtree Trustees for their generosity and flexibility in continuing to support our work with the local community.

Fundraising/Donations

During 2022 – 2023, we were fortunate to be one of the chosen charities of the then Leighton-Linslade Mayor, Farzana Kharawala. We received our share of those fundraising efforts in 2023 – 2024 and are very grateful to the previous Mayor for all her hard work to raise funds on our behalf.

The Leighton-Linslade Rotary Club kindly donated £1,000 on 7 February 2024 after inviting CALL to speak at one of their meetings about our work. We have received a further donation from them in 2023 – 2024 after participating in their hugely successful May Day Fayre held 6 May 2024. We are indebted to them for both their significant contribution to our fundraising as well as their work to raise awareness of our service. We also applied for and received a Community Grant from Tesco in the sum of £500 towards specific costs, for which we are very grateful.

We continue to receive generous donations from various local organisations and individuals: a total of £9,098 in this financial year, which includes regular donations from individuals.

Expenditure

Expenditure at CALL amounted to £182,543 (2023 - £171,779) which is a 6.26% increase from last year, as we begin to return to our normal operational activities. Income at

CALL rose to £227,455 (2023 - £202,519) which is a 12.3% increase from last year. The nature of restricted funding has required related expenditure according to the mandates of each project.

This means that we ended the year with a surplus of £44,912 this year compared to a surplus of £30,740 the previous year.

The policy on reserves is to aim to maintain sufficient cash reserves to cover six months of normal expenditure, with a minimum of three months. At the end of March 2024 our total reserves of £213,992 representing close to 11 months of planned expenditure. We are yet to receive confirmation of two major funds, being MaPs and the increasing capacity funding from Central Bedfordshire Council for the year 2025 – 2026. We continue to work with our partners to ensure that our commitments to our clients remains unchanged despite this uncertainty.

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

Independent Examiner

Ad Valorem Accountancy Services Limited has kindly agreed to continue as our Independent Examiner. We are indebted to them once again for their services which they have provided at a fee of £720 including VAT.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.



Lynn Stuart
Chair



Douglas Leonard
Treasurer

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
For the year ended 31 March 2024

	Notes	31.03.24 Unrestricted Funds £	31.03.24 Restricted Funds £	31.03.24 Total Funds £	31.03.23 Total Funds £
INCOME AND EXPENDITURE					
Income and endowments from:					
Grants	6	159,036	52,730	211,766	198,117
Donations and legacies	6	9,099	-	9,099	2,347
Voluntary income total		168,135	52,730	220,865	200,464
Charitable activities	6	-	-	-	-
Investments		5,590	-	5,590	2,055
Other Income	6	<u>1,000</u>	<u>-</u>	<u>1,000</u>	<u>-</u>
Total Incoming Resources		<u>174,725</u>	<u>52,730</u>	<u>227,455</u>	<u>202,519</u>
Expenditure on:					
Charitable activities	7	128,386	52,730	181,116	170,876
Other costs	8	<u>1,427</u>	<u>-</u>	<u>1,427</u>	<u>903</u>
Total Expenditure		<u>129,813</u>	<u>52,730</u>	<u>182,543</u>	<u>171,779</u>
Net Income/(Expenditure)		44,912	-	44,912	30,740
Transfer between funds		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement of funds		44,912	-	44,912	30,740
Reconciliation of funds:					
Total funds brought forward		<u>168,580</u>	<u>500</u>	<u>169,080</u>	<u>138,340</u>
Total funds carried forward		<u>213,492</u>	<u>500</u>	<u>213,992</u>	<u>169,080</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
BALANCE SHEET
As at 31 March 2024

	Notes	31.3.2024 £	31.3.2023 £
FIXED ASSETS			
Tangible assets	9	-	-
CURRENT ASSETS			
Debtors	10	2,929	2,286
Cash at bank and in hand		<u>219,013</u>	<u>188,024</u>
		221,942	190,310
CREDITORS			
Amounts falling due within one year	11	<u>7,950</u>	<u>21,230</u>
NET CURRENT ASSETS		<u>213,992</u>	<u>169,080</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>213,992</u>	<u>169,080</u>
FUNDS OF THE CHARITY			
Unrestricted funds:			
General reserve	13	213,492	168,580
Restricted Funds	13	<u>500</u>	<u>500</u>
		<u>213,992</u>	<u>169,080</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

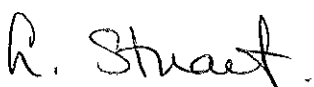
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 10 July 2024 and were signed on its behalf by:



L Stuart



D Leonard

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024

1. COMPANY INFORMATION

Leighton-Linslade and District Citizens Advice Bureau is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office can be found on the company information page.

2. STATEMENT OF COMPLIANCE

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

3. PRINCIPAL ACCOUNTING POLICIES

(i) Basis of preparing the financial statements

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

(ii) Going concern

With the level of reserves held at 31 March 2024 and funding secured for Leighton Linslade and District Citizens Advice Bureau for 2024/25 it is appropriate to prepare the accounts on a going concern basis.

(iii) Incoming resources

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

(iv) Resources expended

Expenditure is recognised when the liability falls due. Expenditure on contracted projects is included in charitable expenditure, as the work being carried out forms part of the charitable aims.

(v) Pension contributions

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024 (continued)

3. PRINCIPAL ACCOUNTING POLICIES continued

(vi) Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office furniture and equipment – 20% on cost

(vii) Debtors

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

(viii) Creditors

Creditors and provisions are recognised where the charity has an obligation which will result in the transfer of funds to a third party and the amount can be measured or estimated with reasonable accuracy. Deferred income is income received in advance of the associated work being performed.

(ix) Funds

Unrestricted donated assets are included in a designated unrestricted fund, which is written down over the life of the asset to represent the depreciation charged on that asset.

Restricted funds are funds received for a particular project and are spent on salaries and associated costs relating to that project.

(x) Volunteers' Time

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

4. OPERATING SURPLUS/(DEFICIT)

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

	31.3.2024	31.3.2023
	£	£
Depreciation - owned assets	—	—
Directors'/trustees' emoluments and other benefits	—	—

No trustee received any emoluments or benefits during the year (2023: none). No trustees were paid travelling expenses (2023: none).

5. TAXATION

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

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024 (continued)

6. INCOMING RESOURCES

	31.3.2024	31.3.2024	31.3.2024	31.3.2023
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Grants				
Central Bedfordshire Council - annual grant	112,812	-	112,812	112,813
Central Bedfordshire Council - inspiring volunteers grant	-	1,000	1,000	-
Leighton Linslade Town Council	26,226	-	26,226	23,327
Citizens Advice - Money Advice and Pension Service grant	-	51,230	51,230	50,645
Citizens Advice - Household Support Administration grant	4,998	-	4,998	3,332
Citizens Advice - Cost of Living grant	15,000	-	15,000	-
Wixamtree	-	-	-	8,000
Tesco - Inspiring Volunteers	-	500	500	-
	<u>159,036</u>	<u>52,730</u>	<u>211,766</u>	<u>198,117</u>
 Donations and Legacies	 <u>9,099</u>	 <u>-</u>	 <u>9,099</u>	 <u>2,347</u>

Charitable Activities

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

Other

Other income includes participation in training programmes.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024 (continued)

7. CHARITABLE ACTIVITIES

	31.3.2024	31.3.2024	31.3.2024	31.3.2023
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Staff costs:				
Salaries	100,992	41,962	142,954	122,748
Social security costs	4,227	1,757	5,984	4,592
Pension costs	<u>1,832</u>	<u>761</u>	<u>2,593</u>	<u>2,330</u>
	107,051	44,480	151,531	129,670
Support costs:				
Rent	5,686	1,814	7,500	7,500
Travel, training and volunteer expenses	996	318	1,314	1,765
IT and office equipment	1,182	500	1,682	10,541
Insurance, stationery, telephone and other office expenses	13,471	5,618	19,089	21,328
Other overheads	<u>-</u>	<u>-</u>	<u>-</u>	<u>72</u>
	<u>128,386</u>	<u>52,730</u>	<u>181,116</u>	<u>170,876</u>

The average monthly number of employees during the period was 7 (2023:6).

No employee earned in excess of £60,000 in the year (2023: none).

Trustees and key management personnel received total remuneration and benefits of £79,023 during the year (2023: £71,483).

8. OTHER COSTS

Other costs mainly comprise governance costs such as AGM costs, Trustee Indemnity Insurance, Accountant's Independent Examination fee and Companies House filing fee. The Accountant's Independent Examination fee for 2024 was £720 (2023: £480).

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024 (continued)

9. TANGIBLE FIXED ASSETS

	Office furniture & equipment £	Total £
Cost		
At 1 April 2023	<u>16,165</u>	<u>16,165</u>
At 31 March 2024	<u>16,165</u>	<u>16,165</u>
Depreciation		
At 1 April 2023	16,165	16,165
Charge for the year	<u>-</u>	<u>-</u>
At 31 March 2024	<u>16,165</u>	<u>16,165</u>
Net Book Value		
At 31 March 2024	<u>-</u>	<u>-</u>
At 31 March 2023	<u>-</u>	<u>-</u>

10. DEBTORS

	31.3.2024 £	31.3.2023 £
Trade debtors	-	-
Prepayments and accrued income	<u>2,929</u>	<u>2,286</u>
	<u>2,929</u>	<u>2,286</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.2024 £	31.3.2023 £
Creditors and accrued charges	4,903	2,895
Taxation and social security	3,047	2,835
Other creditors	<u>-</u>	<u>15,500</u>
	<u>7,950</u>	<u>21,230</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023 (continued)

12. OPERATING LEASE COMMITMENTS

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

	31.3.2024	31.3.2023
	£	£
Property Lease	1,875	1,875
Photocopier	<u>1,529</u>	<u>2,495</u>

13. MOVEMENT IN FUNDS

	Balance brought forward £	Income £	Expenditure £	Balance carried forward £
Restricted Funds				
Aviva Community Fund	500	-	-	500
Central Bedfordshire Council – inspiring volunteers grant	-	1,000	1,000	-
Citizens Advice - Money Advice and Pension Service grant	-	51,230	51,230	-
Tesco – Inspiring Volunteers	<u>-</u>	<u>500</u>	<u>500</u>	<u>-</u>
	<u>500</u>	<u>52,730</u>	<u>52,730</u>	<u>500</u>
Unrestricted Funds				
General Reserve	<u>168,580</u>	<u>174,725</u>	<u>129,813</u>	<u>213,492</u>
	<u>169,080</u>	<u>227,455</u>	<u>182,543</u>	<u>213,992</u>

14. ANALYSIS OF FUNDS

	Net debtors/ creditors £	Bank £	Totals £
Restricted Funds	-	500	500
Unrestricted Funds	<u>(5,021)</u>	<u>218,513</u>	<u>213,492</u>
At 31 March 2024	<u>(5,021)</u>	<u>219,013</u>	<u>213,992</u>
At 31 March 2023	<u>(18,944)</u>	<u>188,024</u>	<u>169,080</u>

15. PENSION COSTS

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £2,593 (2023: £2,330). There was a liability at 31 March 2024 of £607 (2023: £569) in relation to this pension plan.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2024 (continued)

16. RELATED PARTY TRANSACTIONS

There were no related party transactions during the period (2023: £Nil) which require disclosure.

17. OTHER COMMITMENTS

Leighton-Linslade and District Citizens Advice Bureau (CALL) has an obligation under Paragraph 3(3) of the lease dated 11 October 1996 to “keep in good and substantial repair and condition the interior of the premises”. CALL has obtained quotes for the refurbishment works needed to comply with the terms of the lease and are actively seeking funding for the refurbishment works.

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2024 which are set out on pages 19 - 35.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



D R KERINS FCCA

For and on behalf of:

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

Dated.....26/7/2024.....



Leighton-Linslade

Free, confidential advice. Whoever you are.

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

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

We're here for everyone.

Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

www.leightonlinsladecab.org.uk

Accounts



Leighton-Linslade

Annual Report 2022-23

Citizens Advice Leighton-Linslade (CALL)



Citizens Advice Leighton-Linslade

Bossard House

West Street

Leighton Buzzard

LU7 1DA

Administration line: 01525 374589

Opening hours for telephone calls

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

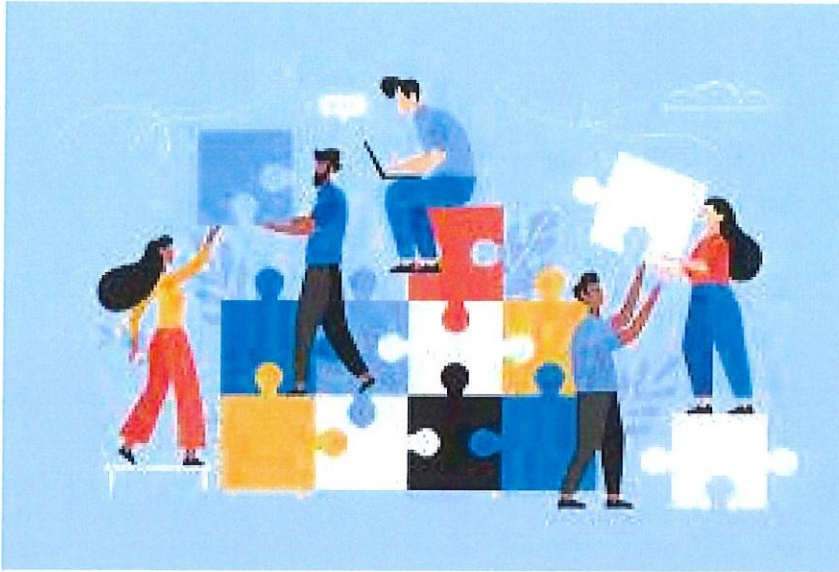
Telephone advice line: 01525 373878

Online advice: www.leightonlinsladecab.org.uk

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Our People



During the period 1st April 2022 and 31st March 2023, we had around 35 people giving up their free time to volunteer at our Citizens Advice office.

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

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

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

Directors and Trustees 1 April 2022– 31 March 2023		
Lynn Stuart	Chair	Joined 16/01/2019
Timothy Williams	Vice Chair, Company Secretary	Joined 12/08/2020
Olufunto Agbeniga	Treasurer (interim)	Joined 10/11/2021
Tara Willmott	Secretary	Joined 24/10/2018
Cherie Cunningham		Joined 12/08/2020
Joanna Matthews		Joined 12/08/2020
Gavin Finch		Joined 11/11/2020
Ramin Nassajpour Esfahani		Joined 11/8/2021
Iain Holloway-McLean		Joined 10/11/2021
Douglas Leonard		Joined 10/11/2021
Felicity Milne		Joined 10/11/2021
Karina Burrowes		Joined 17/11/2022

Staff 1 April 2022– 31 March 2023		
Kash Karimzandi	Chief Officer	
Karen Banfield	Advice Services Manager	
Lynn Graves	Training Supervisor	
Adele Thompson	Money Adviser	
Alka Saunders	Money Adviser	
Melanie Harvey	Money Advice Administrator	
Louise Downie	Administrator	

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

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

Chair's Report

Lynn Stuart

This year has brought fresh challenges to Citizens Advice Leighton & Linslade (CALL) - the fallout from the Covid epidemic and the rising cost of living. As usual staff and volunteers met the challenges head on and continued to provide a wonderful service of free and high-level advice, helping nearly 2,500 clients with over 7,000 issues. Delivering the service has been based on a triage system where clients are given advice over the phone, but if they need face-to-face help then appointments are made. This method is proving successful but we hope to improve the number of face-to-face meetings when our office space is reconfigured.

We have increased our number of trustees to twelve. They bring a wide variety of skills to The Board and are working very closely together to develop the service to increase our capacity and ensure we continue to give our best in the future.

The Trustee Board now has a communications group which seeks to get our message 'out there' and reach a wider audience. Working with Jam on Toast, we have increased our social media presence and our figures show we are being used by a younger demographic. Our fundraising volunteer and lead trustee are working to discover different funding streams in an area where there are more demands and less money. Via research and campaigns, CALL advocates for individuals on a local level and provides information to National Citizens Advice for them to lobby the Government to influence national issues.

We continue to be very grateful to Central Bedfordshire Council and Leighton-Linslade Town Council for providing us with core grants which are the mainstay of our funding and allow us to support our community with personal, local and national issues. This year we thank our Mayor Farzana Kharawala as she chose CALL as one of her two named charities and she has raised over £7,000 to be shared between us.

We receive a government grant, via National Citizens Advice, from the Money & Pensions Service (MaPs), which pays for two part-time money advisors, but as this funding is likely to be reduced, we have devised a number of contingency plans to make sure the we can maintain the same level of money and debt advice. We are also grateful for other funding received from The Wixamtree Trust, which meant we could upgrade our dated IT system and from Tesco Community Grants Fund, which we used to publicise the money advice service.

None of this would be possible without our seven hard working and dedicated staff and our 35 steadfast volunteers ably led by Kash Karimzandi our Chief Officer. I cannot emphasise enough the commitment to training to provide such an excellent service, and the empathy and support with which it is delivered.

On behalf of The Trustees, I send heartfelt thanks to all who are part of CALL or provide the means for us to continue. We will continue to advise, support and advocate for our local community for many years to come.

Chief Officer's Report

Kash Karimzandi

This financial year, 1 April 2022 to 31 March 2023, Citizens Advice Leighton Linlade has forged ahead from the impact of Coronavirus straight into the challenges of the Cost of Living Crisis and what that entails for the residents of Leighton Linlade and the surrounding areas. During the previous financial year (2021 – 2022) the Trustees, staff and volunteers worked together to set up a plan to return to face to face advice. This plan has been put into action this year and has resulted in our service now offering a substantial number of in person appointments alongside our pre-existing telephone and email advice service.

This has not been without difficulties, not least because our contingent of volunteer General Advisers has significantly reduced over the past three years. In the financial year 2022 – 2023, we've still seen 2,475 clients between 1 April 2022 and 31 March 2023 covering 7,272 separate issues. The number of clients is slightly higher to the number we saw in the last financial year. The increase in demand and complexity of issues coupled with the reduction in volunteers has put our service under considerable strain.

Despite this, our client survey results were outstanding with 100% positive responses to questions posed about the accessibility and quality of our service. We also have positive responses to client feedback sought through our National membership organisation. This is due to diligence and hard work of our volunteer advisers and staff. They ensure that every client receives a high standard of advice by completing ongoing training and keeping up to date with the many changes in government regulation and practice.

You can see from the illustration of our statistics below that our main areas of enquiry continue to be Benefits and Debt. Both these areas have increased both in number of clients and issues. This is unsurprising given the current climate of increasing mortgages, rents, utilities and food. Many of our clients who previously might only have approached us for help on consumer and employment issues now find themselves needing help on maximising their income and finding a way to reduce their outgoings. We've also seen a big increase in the number of clients seeing advice on charitable support such as foodbanks and grants. This is a sad reflection of where many clients are finding it impossible to budget where their bills and food exceed their income.

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

We were also fortunate enough to benefit from an extra grant from Central Bedfordshire Council in order to increase capacity with Citizens Advice. We therefore received an initial

sum to deal with set up costs which should allow us to take on another member of staff to provide casework and supervision. We're awaiting confirmation of further funding but very grateful to Central Bedfordshire Council for working with us to help alleviate the difficulties that Leighton Linslade residents are experiencing.

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

Whilst we haven't been able to hold fundraising events of our own, our Board of Trustees have worked very hard together with our fundraising volunteer, Eva Jones to find grant opportunities. We are also very grateful for the number of generous individual donations, both regularly and as a one-off and continue to use features like Amazon Smile and Just Giving to boost our funds.

This year, we were fortunate enough to be chosen as one of the outgoing Mayor's (Farzana Kharawala) charities and have been able to take part in her many fundraising events. I was lucky enough to be present at some events and see first-hand how the local community comes together to support the work of charities in our area. It was a real privilege to be chosen and we hope to continue to work with the Town Council to raise awareness of important issues (and of course much needed funds).

This year we've continued to work locally and alongside national campaigns to address unfair policy and practice issues proactively. Working with our social media partner, Jam on Toast has allowed us to improve and increase our presence in the community. We are fortunate to have the benefit of their expertise and skill which we hope will allow us to reach more people who we can help and advise. We are very grateful to our partners at LB Radio, BBC 3Counties Radio, The Leighton Buzzard Observer, Bee Local and our local Councillors and our MP Andrew Selous, all of whom have worked with us on highlighting the broader issues which impact our community. We're also fortunate enough to be able to offer our clients pro-bono advice from local solicitor's firms' Duncan Lewis (Hemna Fargi) and Austin & Carnley (David Backhouse) who have continued to support our clients during lockdown by telephone and email.

So far as our Trustee Board is concerned, we have had another new trustee join us, Karina Burrows, who brings with her a wealth of experience from the corporate world. We welcome her into a now 12 strong Board of Trustees who work extremely hard to ensure that our service has strong strategic leadership to take us into the future.

During this year we had 35 volunteers and 12 trustees who, between them, gave more than 200 hours a week of their time to help and support our organization in offering our vital

service to the local community. This equates to a value of more than £250,000 for this year. This clearly illustrates the significant contribution our volunteers make, and I would like to personally thank every volunteer (including each Trustee) for their hard work and commitment to Citizens Advice Leighton Linslade. Without them, we would not be able to offer free, independent, impartial, and confidential advice to anyone who needs it, whoever they are and whatever their issue.



Research and Campaigns

Karen Banfield

Campaigning for change is one of the twin aims of the Citizens Advice service. We are uniquely placed to hear directly from clients up and down the country, as to what their experiences are. We hear what problems they are facing and research what solutions might be available, as well as going on to help access those solutions if needed.

Sometimes there are rules and practices that are unfair and these are what we are looking out for, so that the advisers can submit Evidence Forms to the national Citizens Advice office. They can choose what would be worthwhile trying to campaign on. An example of this can be from them updating the Department of Work and Pensions about experiences clients are having when various benefits are claimed.

Seeing the extreme difficulty that clients are in when they are surviving solely on benefit income, enabled us to add our voice to the campaign for the government to increase benefit rates by inflation, by writing to our MP Andrew Selous. We were pleased when the government made the requested increase as this has made a big difference to clients.

Other activities we have done on a local level, is to run awareness campaigns. We highlighted how many people of retirement age were eligible for the benefit Pension Credit, but were not claiming it. Not only is it extra income, but there can be other advantages, for example those over age 75 in receipt of Pension Credit, can have a free TV licence.

Our Chief Officer Kash Karimzandi appeared more than once on BBC Look East, to discuss the cost of living pressures and highlight the importance of checking if there's any entitlement to benefits that could be being missed as well as seeking help if there are debts. Both these suggestions help increase the amount of money available to pay for essentials. We have also made information available on various energy savings tips.

We participate in campaigns that national Citizens Advice run, so that there is a consistent message across the country. One of these was to promote awareness of the dangers of using loan sharks but also advising on the help available if this is what's happened already.

We're also participating in the nation Gambling Harms project. This is to raise awareness of how widespread gambling harm exists and most importantly, highlight the range of options to help if someone feels they aren't in control of their gambling. This can be simple measures such as self-exclusion on apps or betting shops, to peer group support, one to one help and even residential treatment.

Money Advice

Money Advice Team - Adele Thomson, Alka Saunders and Melanie Harvey

The Money Advice team's role is to support the most vulnerable clients, who are unable to manage communication with creditors on their own. Often, they have additional issues such as physical and mental health problems, addictions, or bereavement and many also have complex issues relating to benefits and housing which need to be resolved before we can advise them about suitable debt solutions and help them to move forward.

Our debt work is funded by the Money Advice and Pensions Service via National Citizens Advice. Both volunteers and staff working within Money Advice are held to rigorous standards of quality and performance which are ultimately determined by the Financial Conduct Authority. We have received this funding for the last four years which enables us to employ the equivalent of one full time money adviser together with admin support.

The previous impact of Coronavirus has been eclipsed by the challenges facing our community due to the Cost of Living crisis. Not only are clients continuing to deal with the consequences of redundancy and reduced income arising out of Coronavirus but now they are suffering from massive increases in essential bills like utilities and food. This, together with an unprecedented increase in the number of people suffering from mental health issues, means that our money advice service operates at full capacity and we are grateful for the support of the volunteers who ensure that no client goes away without advice and help when and where they need it.

In terms of the client profile of the Money Advice team, this year we have helped people aged between 23 and 67 years, with the highest amount of debt for one individual debt totalling £65,000. Most of these clients live in rented accommodation. Many who rent live in social housing but often are not receiving full support with housing costs because of the benefit cap or "bedroom tax". Clients who rent privately invariably pay more and often have very high rent however the local housing allowance, which determines how much help they can receive from benefits, has not kept up with rental costs. Frequently they are unable to move due to poor credit rating or lack of funds for a deposit and rent in advance. Many have rent arrears meaning they cannot join the social housing register. 51% of the clients we have helped have long-term health issues or disabilities. However, the impact of their disability/health condition on their ability to work is not always recognised by the benefits system because they are not deemed to meet the criteria for any disability benefits. This causes serious consequences for their budgets with many of the clients we have helped this year starting with deficit budgets, making it impossible for them to meet their ongoing essential expenditure.

Our priority is to ensure any emergencies have been dealt with and then to maximise clients' income by checking they are receiving the correct benefits and helping them to apply for social tariffs for essential services where applicable. We also help them with budgeting, making suggestions about where savings in expenditure might be made.

This initial work can take a considerable amount of time because it often requires liaison with creditors, benefit agencies and local authorities. Once a client's finances have stabilised, and a suitable option for dealing with their debts has been identified, where clients continue to engage we can help to implement their preferred option.

Over the past year the Money Advice team has entered one client into standard breathing space, made several successful requests for discretionary write-offs of substantial debts by creditors and helped a client to challenge liability for debts. Four of our clients have obtained DROs after being advised by us and two have received large backdated benefits payments after we identified areas where they were not getting their full entitlement. We have also assisted clients in agreeing pro-rata offers with their creditors and affordable payment plans.

The last financial year our office was asked several times to assist Central Bedfordshire Council with the allocation of Household Support Vouchers which staff and volunteers were able to use to help many clients meet the cost of food and other essential items. This year our office has also started to make applications to the Fuel Bank Foundation for clients who are experiencing fuel hardship.

This year the Money Advice team worked with other staff and volunteers to improve our processes for early identification of clients in need of support. The work of our volunteer advisers is absolutely vital as it ensures we can quickly and effectively assist clients in debt right from their first contact with us.

With the continuing pressures of the Cost of Living showing no signs of abating, we foresee that we will continue to see high numbers of clients in urgent need of debt advice. We will continue to work together with staff and volunteers to ensure that the vulnerable members of our local community who would otherwise struggle to find a way forward with debt.

Training

Lynn Graves - Training Supervisor

During the year, nine new volunteers have met the standard required to be awarded certification as qualified advisers. They have also achieved accreditation with the Money Advice Service as qualified debt advisers. They have all trained during a difficult period when a high level of self-motivation has been required to complete the huge amount of learning that was necessary. Citizens Advice no longer provide face to face training courses and all learning is undertaken remotely.

New volunteers are currently less forthcoming. This appears to be common to other organisations working in the charitable sector, but hopefully will improve soon as life returns to something near normal.

The main focus of our training this year has been on ensuring that we are providing high quality debt advice that meets the standard required by the Money Advice Service as well as the needs of our clients. This has involved training for all staff and volunteers to ensure that processes at every stage of a client's debt journey are clear, understood and adhered to, and that a good quality of advice is maintained.

Other training during the year has included:

- How to support clients through the cost-of-living crisis by providing information about the help available and how to access it
- Refresher training to ensure that we maintain the quality of all our advice
- Equity, Diversity and Inclusion eLearning for all
- Help available for Ukrainian refugees and how to access it
- Gambling harms (guest speaker)
- Work of the Community Support Agents (guest speakers)
- Data Protection compliance (annual renewal)
- Updating advisers about changes in legislation and benefit provision

Future training plans include:

- Further training to ensure the maintenance of high-quality advice
- Maintaining up to date knowledge of all enquiry areas
- Compliance with data protection requirements

An Adviser's View

Nicola Simpson

After 20 years in pharmacy, I took voluntary redundancy to focus on bringing up my 3 children. In the blink of an eye my "baby" was off to university and I had the new experience of having time on my hands. Voluntary work seemed like a good option to give a little back to my local community while maintaining flexibility and time for some other ventures that I now had the opportunity to explore. As well as wanting to volunteer, I was keen to expand my horizons, challenge my thinking and learn new skills and when a friend suggested Citizens Advice it seemed like a possible option for me. After a bit of research into the various roles within Citizens Advice, the training and time commitment needed, I was convinced that the role of an adviser would be perfect and that the skills required for being a pharmacist all those years ago were still present and relevant despite not having worked for over 15 years.

I completed the online application form and was invited for an interview with Kash and Karen. I hadn't been for an interview in years, but the two ladies put me at my ease immediately and it felt more like a chat where we exchanged ideas and got to know a little about each other. They also put my mind at rest in terms of the demands of the role and the skills needed, the training that was available to me (which I could complete at my own pace) and the support that was there, both while learning and once I was beginning to advise clients. When they offered me the position I didn't need to think twice about accepting it and was excited about joining the team and starting new venture.

The rest is history as they say; I joined a warm and friendly team at the end of August last year and got stuck in. The eLearning was interesting and not too onerous and combined with chats from Lynn (training supervisor), the shadowing sessions with other advisers and the coaching and advice from the session supervisors, I completed all my training earlier this year and have started advising for real. On a day to day basis the issues that we are faced with as advisers are so varied both in terms of the nature of the issue, the complexity of the situation and of course the needs of the Client. I certainly don't know everything, or even very much compared to the other advisers, but I know roughly where to look to get the most recent information and the session supervisors are a mine of information and always on hand to help and make sure that I am giving accurate and the best possible advice. I look forward to my sessions in CALL and leave the office after every session feeling that I have learnt a lot and contributed a little to make clients lives a little easier.

I have also managed to fit in a lot of travel, take up some new hobbies and spend time with my family and elderly relatives so my "empty nest" is feeling nowhere near as empty as I had feared!

Our Clients' Views

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



Bless you for making this kind of service accessible to the public. I'm grateful and feel less alone.

Very nice adviser, who was extremely calm and seemed to understand my problem.

Very helpful and caring staff.

The people I have dealt with have really calmed me down about the court case & have been so wonderful & a great support to me.

All the advisers who helped me are absolutely brilliant and everyone should be extremely grateful for all their hard work as am I!

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

We are extremely grateful.



**LEIGHTON - LINSLADE
TOWN COUNCIL**



**Money &
Pensions
Service**

Co Reg No: 05957866



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

Directors Report

and

Financial Statements

for the Year ended 31st March 2023

Leighton-Linslade and District Citizens Advice

Bureau

General Information for the Year ended 31st March 2023

	Directors and Trustees	Joined	Resigned
Chair	Lynn Stuart	16/01/2019	
Vice Chair	Timothy Williams	12/08/2020	
Treasurer (Interim)	Olufunto Agbeniga	10/11/2021	
Trustee	Tara Willmott	24/10/2018	
Trustee	Cherie Cunningham	12/08/2020	
Trustee	Joanna Matthews	12/08/2020	
Trustee	Gavin Finch	11/11/2020	
Trustee	Ramin Nassajpour Esfahani	11/08/2021	
Trustee	Iain Holloway-McLean	10/11/2021	
Trustee	Douglas Leonard	10/11/2021	
Trustee	Felicity Milne	10/11/2021	
Trustee	Karina Burrowes	17/11/2022	

Company Secretary	Timothy Williams (appointed 10/11/2021)
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Registered Office	Bossard House West Street Leighton Buzzard Bedfordshire LU7 1DA
Company Reg. Number	05957866 (England and Wales)
Charity Number	1117337

Independent Examiner	D R Kerins FCCA Ad Valorem Accountancy Services Ltd 2 Manor Farm Court Old Wolverton Road Old Wolverton Milton Keynes MK12 5NN
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Bank	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ
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Company Status

Leighton-Linslade and District Citizens Advice Bureau (CALL) was incorporated on 5th October 2006 as a private company, limited by guarantee, and commenced operations on 1st April 2007, when it took over the operations of the previous unincorporated charity of the same name. Its company number is 5957866, and its registered charity number is 1117337.

The charitable company was established under a Memorandum of Association, which established the objects and powers, and is governed under its Articles of Association. It is a member of the National Association of Citizens Advice Bureaux and is subject to regular quality audits as part of its membership requirements.

The registered company address is Bossard House, West Street, Leighton Buzzard, Bedfordshire, LU7 1DA, which is also the principal place of business.

Principal Activity and Public Benefit

The principal activity of the company in the period under review was the operation of a Citizens Advice in West Street, Leighton Buzzard. Citizens Advice give free, independent and confidential advice to members of the public and are in a unique position to be able to campaign for change when social injustices arise.

Any person, regardless of age, gender, racial or social origin, sexuality, religious belief or any other discriminatory factor can contact the company by phone, e-mail or personal visit and receive free, independent and confidential advice as to their rights on a huge range of relevant topics such as housing, benefits and money advice. Many people from Leighton Buzzard, Linslade and the surrounding villages received such advice during the year and the company's activities are clearly to the public benefit.

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

More details of our activities and how they benefit the public are set out in other reports within this document.

Directors and Trustees

The following served as directors and trustees of the company during the period covered by this report and up to the date of signature:

- Ms L Stuart
- Mr T Williams
- Ms O Agbeniga
- Ms T Wilmott
- Ms C Cunningham
- Ms J Matthews
- Mr G Finch
- Mr R Nassajpour Esfahani
- Mr Iain Holloway-McLean
- Mr D Leonard
- Ms F Milne
- Ms K Burrows

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Chief Officer, representatives of local Councils and a representative of the volunteer work force. Management of day-to-day operations is vested in the Chief Officer, who is assisted by a number of paid staff and volunteers.

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2023 was 18.

New trustees wishing to join the board of the company are interviewed by the personnel committee of the board to determine their suitability and the skills that they might bring to the board. If accepted, their appointment is proposed and voted on at the next Trustee Board meeting. Training and familiarisation with the workings of the office for new trustees is provided by a combination of meetings with the Chief Officer and her staff and with other members of the Trustee Board, and by attendance at training courses for new trustees run by the National Association of Citizens Advice Bureaux.

Independent Examiner:

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

Bankers:

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

Financial Review

Central Bedfordshire Council

Central Bedfordshire Council (CBC) continues to be the principal source of funding for the three Local Citizens Advice (LCAs) which cover the area: Dunstable, Leighton Linlade and Mid Beds (based in Ampthill and Biggleswade). Representatives of the three LCAs are working together to ensure that our services and our funding needs are well recognised by CBC. This funding amounted to £112,813 in 2022/23. Sharing expertise with the other LCAs covered by Central Bedfordshire remains a key part of our strategy and we will partner with the other LCAs on joint projects and initiatives as appropriate. Funding from CBC is unrestricted.

In December 2022, Central Bedfordshire Council made a further grant available of £33,333 to set up increasing capacity. This was done on the basis that we would receive a further £66k in the financial year 2023 – 2024 which unfortunately has been delayed. Our plan to recruit a further member of staff to increase capacity have therefore been put hold until we have confirmation of the further grant.

Leighton-Linslade Town Council

The Town Council has also again been very generous in their support to CALL and provided a grant which increases annually to reflect inflation. The amount received in the financial year 2022/23 was £23,327. These funds are unrestricted.

Money Advice and Pensions Service

In October 2018, we were awarded funding from the Money Advice and Pensions Service to deliver debt advice. We received the sum of £50,645 in total during the financial year 2022/23 most of which was spent on salaries (including dedicated members of staff to deliver specialist debt advice) and training. These funds are restricted. We continue to provide the service in 2023 – 2024 and await confirmation of funding and our grant agreement.

The Wixamtree Trust

In March 2022, we received a grant of £8,000 which originally was carried forward at the end of the last financial year in order to meet a planned shortfall in the MaPs funding for the money advice team. During the year, the MaPs funding was extended so Wixamtree kindly agreed to change the purpose of the funds to allow us to replace our aging IT equipment used for Money Advice work. We are immensely grateful to the Wixamtree Trustees for their generosity and flexibility.

Fundraising/Donations

Throughout this financial year, we have been involved in fundraising activities as one of the chosen charities of our Leighton-Linslade Mayor. We continued this into the financial year 2023 – 2024 when we will receive our share of those fundraising efforts. We continue to receive generous donations from various local organisations and individuals: a total of £2,347 in this financial year, which includes regular donations.

Expenditure

Expenditure at CALL amounted to £171,779 (2022 - £153,665) which is a 11.8% increase from last year, as we begin to return to our normal operational activities. Income at CALL rose to £202,519 (2022 - £160,063) which is a 26.5% increase from last year. The nature of restricted funding has required related expenditure according to the mandates of each project.

This means that we ended the year with a surplus of £30,740 this year compared to a surplus of £6,398 the previous year.

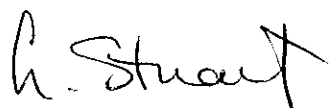
The policy on reserves is to aim to maintain sufficient cash reserves to cover six months of normal expenditure, with a minimum of three months. At the end of March 2023 our total reserves of £169,080 representing close to 10 months of planned expenditure. For the year to 31 March 2024, unfortunately we are unable to forecast whether we will be in surplus or deficit since we are yet to receive confirmation of two major funds, being MaPs and the increasing capacity funding from Central Bedfordshire Council. We continue to work with our partners to ensure that our commitments to our clients remains unchanged despite this uncertainty.

We also have a very active fundraising committee who continue to work hard identifying additional sources of income and revenue generating activities. Our dedicated fundraising volunteer has been responsible for raising significant amounts of ad hoc funds and we're are immensely grateful to her for her efforts.

Independent Examiner

Ad Valorem Accountancy Services Limited has kindly agreed to continue as our Independent Examiner. We are indebted to them once again for their services which they have provided at a fee of £480 including VAT.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.



Lynn Stuart
Chair



Olufunto Agbeniga
Treasurer (interim)

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
For the year ended 31 March 2023

	Notes	31.03.23 Unrestricted Funds £	31.03.23 Restricted Funds £	31.03.23 Total Funds £	31.03.22 Total Funds £
INCOME AND EXPENDITURE					
Income and endowments from:					
Grants	6	139,472	58,645	198,117	155,150
Donations and legacies	6	2,347	-	2,347	2,395
Voluntary income total		141,819	58,645	200,464	157,545
Charitable activities	6	-	-	-	-
Investments		2,055	-	2,055	518
Other	6	-	-	-	2,000
Total Incoming Resources		<u>143,874</u>	<u>58,645</u>	<u>202,519</u>	<u>160,063</u>
Expenditure on:					
Charitable activities	7	112,231	58,645	170,876	152,083
Other	8	903	-	903	1,582
Total Expenditure		<u>113,134</u>	<u>58,645</u>	<u>171,779</u>	<u>153,665</u>
Net Income/(Expenditure)		30,740	-	30,740	6,398
Transfer between funds		-	-	-	-
Net movement of funds		30,740	-	30,740	6,398
Reconciliation of funds:					
Total funds brought forward		<u>137,840</u>	<u>500</u>	<u>138,340</u>	<u>131,942</u>
Total funds carried forward		<u>168,580</u>	<u>500</u>	<u>169,080</u>	<u>138,340</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
BALANCE SHEET
As at 31 March 2023

	Notes	31.3.2023 £	31.3.2022 £
FIXED ASSETS			
Tangible assets	9	-	-
CURRENT ASSETS			
Debtors	10	2,286	6,644
Cash at bank and in hand		<u>188,024</u>	<u>149,136</u>
		190,310	155,780
CREDITORS			
Amounts falling due within one year	11	<u>21,230</u>	<u>17,440</u>
NET CURRENT ASSETS		<u>169,080</u>	<u>138,340</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>169,080</u>	<u>138,340</u>
FUNDS OF THE CHARITY			
Unrestricted funds:			
General reserve	13	168,580	137,840
Restricted Funds	13	<u>500</u>	<u>500</u>
		<u>169,080</u>	<u>138,340</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with section 476 of the Companies Act 2006.

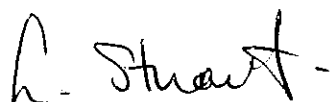
The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

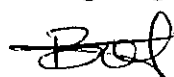
These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 13 July 2023 and were signed on its behalf by:

L Stuart



O Agbeniga



LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

1. COMPANY INFORMATION

Leighton-Linslade and District Citizens Advice Bureau is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office can be found on the company information page.

2. STATEMENT OF COMPLIANCE

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

3. PRINCIPAL ACCOUNTING POLICIES

(i) Basis of preparing the financial statements

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

(ii) Going concern

With the level of reserves held at 31 March 2023 and funding secured for Leighton Linslade and District Citizens Advice Bureau for 2023/24 it is appropriate to prepare the accounts on a going concern basis.

(iii) Incoming resources

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

(iv) Resources expended

Expenditure is recognised when the liability falls due. Expenditure on contracted projects is included in charitable expenditure, as the work being carried out forms part of the charitable aims.

(v) Pension contributions

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

3. PRINCIPAL ACCOUNTING POLICIES continued

(vi) Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office furniture and equipment – 20% on cost

(vii) Debtors

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

(viii) Creditors

Creditors and provisions are recognised where the charity has an obligation which will result in the transfer of funds to a third party and the amount can be measured or estimated with reasonable accuracy. Deferred income is income received in advance of the associated work being performed.

(ix) Funds

Unrestricted donated assets are included in a designated unrestricted fund, which is written down over the life of the asset to represent the depreciation charged on that asset.

Restricted funds are funds received for a particular project and are spent on salaries and associated costs relating to that project.

(x) Volunteers' Time

No income is recognised in respect to volunteers' time. During the year the Citizens Advice Bureau used 35 volunteers, none of whom received any remuneration or reimbursed expenses other than those incurred in the course of training

4. OPERATING SURPLUS/(DEFICIT)

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

	31.3.2023	31.3.2022
	£	£
Depreciation - owned assets	<u> -</u>	<u> -</u>
Directors'/trustees' emoluments and other benefits	<u> -</u>	<u> -</u>

No trustee received any emoluments or benefits during the year (2022: none). No trustees were paid travelling expenses (2022: none).

5. TAXATION

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

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

6. INCOMING RESOURCES

	31.3.2023	31.3.2023	31.3.2023	31.3.2022
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Grants				
Central Bedfordshire Council - annual grant	112,813	-	112,813	74,628
Leighton Linslade Town Council	23,327	-	23,327	22,237
Citizens Advice - Money Advice and Pension Service grant	-	50,645	50,645	48,805
Citizens Advice – Household Support Administration grant	3,332	-	3,332	-
Citizens Advice - Help to Claim grant	-			9,480
Wixamtree	-	8,000	8,000	-
	<u>139,472</u>	<u>58,645</u>	<u>198,117</u>	<u>155,150</u>
Donations and Legacies				
	<u>2,347</u>	<u>-</u>	<u>2,347</u>	<u>2,690</u>

Charitable Activities

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

Other

Other income includes participation in training programmes.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

7. CHARITABLE ACTIVITIES

	31.3.2023	31.3.2023	31.3.2023	31.3.2022
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Staff costs:				
Salaries	83,617	39,131	122,748	119,342
Social security costs	1,717	2,875	4,592	4,868
Pension costs	<u>1,530</u>	<u>800</u>	<u>2,330</u>	<u>2,196</u>
	86,864	42,806	129,670	126,406
Support costs:				
Rent	5,583	1,917	7,500	7,500
Travel, training and volunteer expenses	1,314	451	1,765	1,886
IT and office equipment	2,541	8,000	10,541	-
Insurance, stationery, telephone and other office expenses	15,875	5,453	21,328	16,195
Other overheads	<u>54</u>	<u>18</u>	<u>72</u>	<u>96</u>
	<u>112,231</u>	<u>58,645</u>	<u>170,876</u>	<u>152,083</u>

The average monthly number of employees during the period was 6 (2022:6).

No employee earned in excess of £60,000 in the year (2022: none).

Trustees and key management personnel received total remuneration and benefits of £71,483 during the year (2022: £69,489).

8. OTHER COSTS

Other costs include AGM costs, Trustee Indemnity Insurance, Accountant's Independent Examination fee and Companies House filing fee. The Accountant's Independent Examination fee for 2023 was £480 (2022: £480).

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

9. TANGIBLE FIXED ASSETS

	Office furniture & equipment £	Total £
Cost		
At 1 April 2022	<u>16,165</u>	<u>16,165</u>
At 31 March 2023	<u>16,165</u>	<u>16,165</u>
Depreciation		
At 1 April 2022	16,165	16,165
Charge for the year	<u>-</u>	<u>-</u>
At 31 March 2023	<u>16,165</u>	<u>16,165</u>
Net Book Value		
At 31 March 2023	<u>-</u>	<u>-</u>
At 31 March 2022	<u>-</u>	<u>-</u>

10. DEBTORS

	31.3.2023 £	31.3.2022 £
Trade debtors	-	-
Prepayments and accrued income	<u>2,286</u>	<u>6,664</u>
	<u>2,286</u>	<u>6,664</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.2023 £	31.3.2022 £
Creditors and accrued charges	2,895	2,000
Taxation and social security	2,835	2,718
Other creditors	<u>15,500</u>	<u>12,722</u>
	<u>21,230</u>	<u>17,440</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

12. OPERATING LEASE COMMITMENTS

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

	31.3.2023	31.3.2022
	£	£
Property Lease	1,875	1,875
Photocopier	<u>2,495</u>	<u>3,485</u>

13. MOVEMENT IN FUNDS

	Balance brought forward £	Income £	Expenditure £	Balance carried forward £
Restricted Funds				
Aviva Community Fund	500	-	-	500
Citizens Advice - Money Advice and Pension Service grant	-	50,645	50,645	-
Wixamtree	-	8,000	8,000	-
Citizens Advice – Help to Claim grant	-	-	-	-
	<u>500</u>	<u>58,645</u>	<u>58,645</u>	<u>500</u>
Unrestricted Funds				
General Reserve	<u>137,840</u>	<u>143,874</u>	<u>113,134</u>	<u>168,580</u>
	<u>138,340</u>	<u>202,519</u>	<u>171,779</u>	<u>169,080</u>

14. ANALYSIS OF FUNDS

	Net debtors/ creditors £	Bank £	Totals £
Restricted Funds	-	500	500
Unrestricted Funds	(18,944)	187,524	168,580
At 31 March 2023	<u>(18,944)</u>	<u>188,024</u>	<u>169,080</u>
At 31 March 2022	<u>(10,796)</u>	<u>149,136</u>	<u>138,340</u>

15. PENSION COSTS

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £2,330 (2022: £2,196). There was a liability at 31 March 2023 of £569 (2022: £530) in relation to this pension plan.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2023

16. RELATED PARTY TRANSACTIONS

There were no related party transactions during the period (2022: £Nil) which require disclosure.

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2023 which are set out on pages 26 to 34.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



D R KERINS FCCA

For and on behalf of:

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

Dated.....2/8/2023.....



Leighton-Linslade

Free, confidential advice. Whoever you are.

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

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

We're here for everyone.

Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

www.leightonlinsladecab.org.uk

Accounts



Leighton-Linslade

Annual Report 2021-22

Citizens Advice Leighton-Linslade (CALL)



Citizens Advice Leighton-Linslade

Bossard House
West Street
Leighton Buzzard
LU7 1DA

Administration line: 01525 374589

Opening hours for telephone calls

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

Telephone advice line: 01525 373878

Online advice: www.leightonlinsladecab.org.uk

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Our People



During the period 1st April 2021 and 31st March 2022, we had over 50 people giving up their free time to volunteer at our Citizens Advice office.

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

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

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

Directors and Trustees 1 April 2021– 31 March 2022		
Lynn Stuart	Chair	Joined 16/01/2019
Timothy Williams	Vice Chair, Company Secretary	Joined 12/08/2020
Ramin Nassajpour Esfahani		Joined 11/8/2021
Isabel Varey		Joined 27/09/2017 Left 10/11/2021
Tara Willmott	Secretary	Joined 24/10/2018
Cherie Cunningham		Joined 12/08/2020
Joanna Matthews		Joined 12/08/2020
Gavin Finch		Joined 11/11/2020
Olufunto Agbeniga	Treasurer (interim)	Joined 10/11/2021
Iain Holloway-McLean		Joined 10/11/2021
Douglas Leonard		Joined 10/11/2021
Felicity Milne		Joined 10/11/2021
Caroline Whitelegge		Joined 05/04/2017 Left 13/05/2021

Staff 1 April 2021– 31 March 2022		
Kash Karimzandi	Chief Officer	
Karen Banfield	Advice Services Manager	
Lynn Graves	Training Supervisor	
Adele Thompson	Money Adviser	
Alka Saunders	Money Adviser	
Karriane Wilson	Universal Credit Adviser	Left 9/9/2021
Melanie Harvey	Administrator	

Independent Examiner	
D.R Kerins FCCA, Ad Valorem Accountancy Services Ltd 2 Manor Farm Court Old Wolverton Road Old Wolverton Milton Keynes MK12 5NN	
Bankers	
CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ	

Chair's Report

Lynn Stuart

Citizens Advice Leighton and Linslade (CALL) provides free, independent and confidential advice to anyone who needs it. We mainly help people access benefits, deal with debt, housing and employment issues but also provide advice for a wide range of other areas.

CALL has had a successful year, despite the Coronavirus pandemic and the service being presented with unprecedented challenges. These were met with speed and fortitude by the staff and volunteers. Telephone and email advice replaced the face-to-face service, with everyone facing a steep learning curve to adapt to working with changing technology. Volunteers and staff met regularly via zoom and an informative and funny newsletter kept everyone up-to-date. As our country, hopefully, emerges from the pandemic, CALL like everyone else has to scrutinise its future working practices and how we can merge the different delivery elements of the service.

CALL, although part of a national organization, is an independent charity. We have received generous funding from Central Bedfordshire Council (CBC) as well as Leighton Buzzard Town Council (LLTC) for which we are very grateful. This year we have also secured continued project funding which has enabled us to keep providing specialist money advice. The Board of Trustees has, in the past, been very successful in fundraising, however the present climate makes it much more of a challenge, but we now have a Fundraising Volunteer and a Lead Trustee who are overseeing our grant applications. We also have trustees experienced in marketing and they are advising as to how we can move forward in the 'softer' aspects of raising money.

Despite the challenges CALL has achieved a high level of success and satisfaction which would not have been possible, if not for the hard work and dedication of the seven paid staff and our 50-strong band of volunteers led by the Chief Officer, Kash Karimzandi. Our Volunteers come from diverse backgrounds, such as Teaching, Social Work, IT, Accounting, HMRC and other Government departments. They bring so many transferable skills that not only benefit clients but also help the service to develop and improve its practice. Furthermore, they are constantly upgrading their knowledge through training.

We, the Board, thank Kash, the staff and the volunteers for their ability to work so hard and with such a positive attitude, goodwill and a smile.

The Trustee Board has gone from strength the strength, with 11 members, 5 of which have been recruited this year. We welcome Ramin Nassajpour, Iain Holloway-McLean, Doug Leonard, Felicity Milne and Olufunto Agbeniga, who bring a wealth of experience and knowledge to The Board.

Chief Officer's Report

Kash Karimzandi

This year, we've faced the challenges of Coronavirus head on, coping with a suspension of face-to-face advice due to the restrictions of not one but three Lockdowns over the course of the financial year.

Despite being restricted to telephone and email advice only, we've still seen 2,367 clients between 1 April 2021 and 31 March 2022 covering 6,871 separate issues. The number of clients is slightly higher to the number we saw in the last financial year, reflecting the slow return to normal for our local community post-Pandemic.

Once again, our client survey results were outstanding with 100% positive responses to questions posed about the accessibility and quality of our service. This is largely due to the hard work of our volunteer advisers and staff who do their utmost to ensure that every client receives a high standard of advice by completing ongoing training and keeping up to date with the many changes in government regulation and practice.

You can see from the illustration of our statistics below that our main areas of enquiry continue to be Benefits and Debt. This is not a surprise considering how difficult the last year has been for people trying to cope with restrictions on working, earning less on furlough and the inevitable redundancies. For some of our local community, this is the very first time they have been forced to navigate a very complex benefits system. For many, they found themselves suddenly trying to cope on far less income, having previously had no problems maintaining their lifestyle when they had control of their work.

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

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

This year we received some funding from the Help to Claim project arising out of the partnership between the Department of Work and Pensions and National Citizens Advice. Sadly, part way through the year, we lost our dedicated Universal Credit

Adviser, Karriane Wilson who moved onto a new role in another sector. We know that she will be a credit to her new team as she was to ours and wish her all the best in our future.

Whilst we haven't been able to hold the fundraising events, our Board of Trustees have worked very hard together with our fundraising volunteer, Eva Jones to find grant opportunities. We are also very grateful for the number of generous individual donations, both regularly and as a one-off and continue to use features like Amazon Smile and Just Giving to boost our funds.

This year we've continued to work locally and alongside national campaigns to address unfair policy and practice issues proactively. Local issues we've focused on this year are set out in our Research and Campaigns report but include taking part in the Keeping the Lifeline campaign in which national organisations also participated. We are very grateful to our partners at LB Radio, BBC 3Counties Radio, The Leighton Buzzard Observer, Bee Local and our MP Andrew Selous, all of whom have worked with us on highlighting the broader issues which impact our community.

We're still working on getting our outreach clinics back in place but hope to be return to working with both Bassett Road Surgery and TACTIC centre to set this up. We're fortunate enough to be able to offer our clients pro-bono advice from local solicitor's firms' Duncan Lewis (Hemna Fargi) and Austin & Carnley (David Backhouse) who have continued to support our clients during lockdown by telephone and email.

So far as our Trustee Board is concerned, our Chair Lynn Stuart has led the Board to grow even further, bringing our current contingent to eleven trustees. Our four new Trustees joined us this year from a range of backgrounds and bringing with them essential skills which will help us grow and adapt to the changing landscape of our local community. Sadly, we said goodbye to Isabel Varey who's contributed greatly to the Board both as Treasurer and Company Secretary and we wish her well for the future.

During this year we had 50 volunteers and 11 Trustees who, between them, gave 300 hours a week of their time to help and support our organization in offering our vital service to the local community. This equates to a value of more than £360,928 for this year. This clearly illustrates the significant contribution our volunteers make, and I would like to personally thank every volunteer (including each Trustee) for their hard work and commitment to Citizens Advice Leighton Linlade. Without them, we would not be able to offer free, independent, impartial, and confidential advice to anyone who needs it, whoever they are and whatever their issue.

Key Statistics

Citizens Advice Leighton Lincolne (member)

01/04/2022 01/04/2022



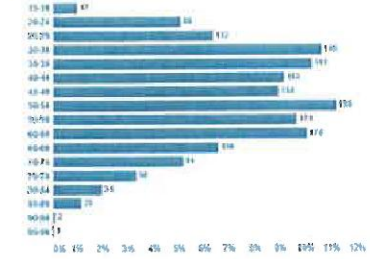
Summary

Clients	2,221
Quick client contacts	140
Issues	6,766
Activities	6,873
Cases	2,844
Outcomes	

Issues

Issues	Issues	Issues
Benefits & tax credits	1,699	300
Benefits Universal Credit	796	278
Charitable support & Food Bank	1	1
Consumer goods & services	275	129
Debt	671	217
Education	80	33
Employment	683	282
Financial services & capability	133	83
Health & social care	29	25
Health & community care	157	106
Housing	652	435
Immigration & asylum	110	71
Legal	315	224
Other	205	134
Relationships & family	357	353
Tax	77	54
Travel & transport	187	125
Utilities & communications	123	76
Grand Total	6,766	

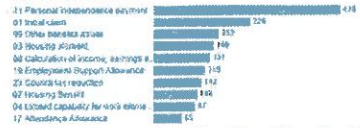
Age



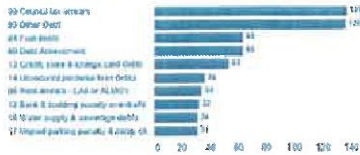
Channel



Top benefit issues



Top debt issues



Gender



Disability / Long-term health



Ethnicity



Research and Campaigns

Karen Banfield

The work we do on research and campaigns is seeing what trends of injustice our clients are experiencing and considering if there's any action we can take to try and put that right. From the questions the advisers are asked, we are well placed to see what is happening day to day to people locally. This can be from any aspect of daily life, from housing, employment, and debt problems to benefit queries and relationship breakdowns. Whatever issues clients are trying to deal with, they will often be up against large organisations that have policies in place as to how their customers should be treated. Some of those policies are unfair and so should be challenged, whilst otherwise the policies are perfectly acceptable but aren't being followed correctly for a particular client.

When advisers write up their case notes after advising a client, they also input Advice and Information Codes (AIC) which national Citizens Advice monitor to see how much activity offices are doing on different topics. The advisers also write Evidence Forms, which the national office use to see more detailed information on any injustice that a client is suffering. They have regular meetings with government departments and other large organisations, to try and prevent some poor practices being introduced and press for change to existing ones that are unfair.

We were very lucky to have Jan Scobey's help with submitted extra Evidence Forms for cases she researched, but sadly she passed away just before Christmas. She was an important part of our work and will be greatly missed.

We have virtual meetings a few times a year with the other local offices to discuss what activity everyone is involved in and sharing research for county and district wide issues.

National Citizens advice also do awareness campaigns which local offices can take part in. We often participate in these. One such campaign was for offices to contact their local MP about the concerns over the impact of the energy cap being lifted and urging central government to consider ways to support the most vulnerable. We therefore wrote to our MP Andrew Selous and voiced our concerns about our residents who were going to be affected by a large energy price rise.

Sometimes CALL runs its own campaigns. In April 2021, we began a project to raise awareness of the importance for EU Citizens to register on the EU Settlement Scheme before the deadline of 30th June 2021. We produced an eye-catching poster that was put up in the library (on the windows so could be seen by passers-by as well as library users) and on our own windows along with using social media to publicise the issue. We had a meeting with the Jobcentre to hear how they were making EU benefit claimants aware of the importance of registering for the scheme and they also put our posters in their office.

The £20 weekly uplift in Universal Credit came to an end in September 2021 and we did a publicity campaign as to what help we could give, particularly on checking if all benefit entitlement was awarded and offering budgeting and debt help. We used our website, Twitter and Facebook accounts plus Chief Officer Kash spoke on BBC Three Counties radio, urging those concerned about managing their finances, to get in touch. We also ran a publicity campaign by paying to have some adverts broadcast on Global Radio, encouraging people to contact us for help if worried about their money.

We reported a credit provider to Trading Standards and to the Financial Conduct Authority as they appeared to need to be authorised to carry out their business but were not listed on the FCA website. They were also acting unprofessionally. This was very upsetting to the client concerned, who was vulnerable and so we dealt with the company on her behalf to challenge what they were doing.

We continue to look out for either injustice that can affect several clients or something significant that affects just one.

Money Advice

Money Advice Team - Adele Thomson, Alka Saunders and Melanie Harvey

The Money Advice team's role is to support the most vulnerable clients, who are unable to manage communication with creditors on their own. Often, they have additional issues such as physical and mental health problems, addictions, or bereavement and many also have complex issues relating to benefits and housing which need to be resolved before we can advise them about suitable debt solutions and help them to move forward.

Our debt work is funded by the Money Advice and Pensions Service via National Citizens Advice. Both volunteers and staff working within Money Advice are held to rigorous standards of quality and performance which are ultimately determined by the Financial Conduct Authority. We have received this funding for the last three years which enables us to employ the equivalent of one full time money adviser together with admin support.

The impact of Coronavirus on our work is still being felt as clients continue to deal with the effects of redundancy or income reduced by furlough. We noted the rise in calls from clients seeking advice as a result of the recommencement of bailiff enforcement of evictions from 1st June 2021 and again after notice periods returned to the pre-pandemic position from 1st October 2021. The widely publicised cost of living increases also began to impact negatively on clients' finances towards the end of the financial year.

Two changes were introduced last year to help people who are struggling with debt; the first was the breathing space scheme which came into effect from May 2021. A standard breathing space is available to any client with problem debt, giving them legal protections, which include pausing most enforcement action and freezing most interest and charges on their debts. A mental health crisis breathing space for those receiving crisis treatment, is also available and has some stronger protections than the standard breathing space.

The second change related to changes to the criteria for Debt Relief Orders, having the effect of making them an accessible debt solution for more clients. From the end of June 2021, the eligible threshold on the value of assets that a debtor can hold was increased to £2,000. In addition, the level of surplus income received by the debtor before payments should be made to creditors increased to £75 per month and the total debt allowable for a DRO increased from £20,000 to £30,000.

In terms of our client profile, the people we've helped are aged between 18 and 79 years with debts totalling up to £40,000. Most of these clients live in rented accommodation. Many who rent, live in social housing but often are not receiving full support because of the benefit cap or "bedroom tax". Clients who rent privately often have very high rents but are unable to move due to poor credit rating or lack of funds for a deposit and rent in advance. 46% of the clients we have helped have long-term health issues or disabilities but the impact on their ability to work is not always recognised by the benefits system, with serious consequences for their budgets. Several of the clients we have helped this year started with deficit budgets, making it impossible for them to meet their ongoing essential expenditure.

Our priority is to maximise clients' income by checking they are receiving the correct benefits and helping them to apply for social tariffs for essential services where applicable. We also help them with budgeting, making suggestions about where savings in expenditure might be made.

This initial work often requires liaison with creditors, benefit agencies and local authorities and can take a considerable amount of time. Once a client's finances have stabilised, any emergencies have been dealt with and a suitable option for dealing with their debts has been identified, where clients are willing, we can help to implement their preferred option.

Over the past year the Money Advice team has entered two clients into standard breathing space, made several successful requests for discretionary write-offs of substantial debts by creditors and had a positive outcome following a challenge of liability for a debt. Three of our clients have obtained DROs after being advised by us and one further client decided to enter bankruptcy, which we helped him to achieve. We have also assisted clients in agreeing pro-rata offers with their creditors.

Towards the end of the financial year Central Bedfordshire Council asked Citizens Advice Leighton-Linslade to help with the distribution of the Household Support Fund and the Money Advice team was proactive in working to identify clients who would benefit most. A total of 300 vouchers, each with a value of £15, were allocated to 50 of our most vulnerable clients with additional support with their financial difficulties also being offered where appropriate.

This year we have worked together with our volunteers to streamline and improve our processes for identifying clients who are in financial difficulty. The impact of our volunteer advisers on our work with vulnerable clients is vital in ensuring we can help individuals suffering with the consequences of debt quickly and effectively. Consequently, we were recognised by Citizens Advice Money and Pensions Service funded debt advice project (Maps DAP) for helping more clients over the course of the last year than our funders anticipated.

As we enter this new financial year with the cost-of-living crisis looming, we anticipate a significant increase in the number of clients who will be in urgent need of debt advice. We will continue to work together with staff and volunteers to ensure that the vulnerable members of our local community who would otherwise struggle, find a way forward with debt.

Training

Lynn Graves - Training Supervisor

Most trainees take at least a year to achieve their Certificate in Generalist Advice work having undertaken approximately 250 hours of training. The qualification is the equivalent of an NVQ Level 3 and is highly valued by any organisation involved in advice work. In addition, all our advisers undertake further training to achieve accreditation by the Money and Pensions Service to provide Debt advice. Volunteers need a high level of commitment and self-motivation to achieve the award of both certificates, especially during these times when most of the work has to be completed at home.

Ongoing training is provided for all volunteers and staff throughout the year. This has been accessed remotely due to ongoing constraints, mainly through e-learning and webinars. The following training has been undertaken this year:

- Refresher training for advisers whose volunteering had been interrupted by Covid
- Data Protection compliance (annual renewal)
- Updating on changes to benefits, especially with regard to Covid regulations
- Updating on changing rules for debt enforcement, including repossessions and bailiff powers
- Introduction of 'breathing space' in respect of debt enforcement
- Carrying out Debt Assessments
- Compliance with Money & Pensions Service requirements
- Employment rights during Covid regulation periods and after
- Equality, Diversity & Inclusion training
- Changes to Divorce Law
- Helping clients facing difficulty with energy costs

Future plans include:

- Further training to ensure provision of high-quality debt advice
- Maintaining up to date knowledge of all enquiry areas
- Compliance with data protection requirements

An Adviser's View

Steve Goodlad

I took early retirement in October 2019 after forty years in Social Care mostly as a Social Worker for elderly people and adults with a physical disability. I am an active person, so the only plans I had was to travel, walk, cycle, run more than I did during my time in employment. However, I still felt I had a lot to offer society and in particular my local community, since during employment I had always worked for neighbouring local authorities. A friend suggested CAB, so I signed up online and was invited for an interview by Kash and Karen. I liked what I heard and felt instantly welcome. I later met Lynn and was introduced to the training. At that time, we were welcoming public to drop in, and it seemed every time I visited, the waiting room was full of people needing a consultation. I got a lot of my early experience from shadowing other advisers.

And then, you know what happened!

Kash and Karen quickly organised a viable service around a telephone system and willing advisers who were still prepared to go into the office. I suddenly entered a steep learning curve. However, for me it helped enormously because everything I learned was not a theoretical exercise, I could apply theory to practice. Also, providing I consulted the session supervisor before giving a definitive answer to callers I could impart expert advice and get the credit for it! How brilliant was that? It would never have been possible without the amazing encyclopaedic knowledge of the supervisors, but I never told the clients that. It was most rewarding. Of course, many of the problems we encountered at the time had a basis in the lockdown, the impact of redundancy, of self-employed businesses, furlough, debt and so on, so the context was new for everyone and in some ways, we were all learning. It was a massive challenge that the team rose to and met. In retrospect, I have to admire the staff and volunteers that worked through that time and kept us all connected through regular zoom updates that were one of the highlights of lockdown.

Last week, I was in the office and Kash was showing round a potential volunteer and introduced me as: "one of our more experienced volunteers." And I thought, I hadn't thought about it like that before. I've been on a journey, I've learned so much and now when I consult my supervisor it's to check that my understanding and reply to a client is correct, just to be sure rather than the position of no knowledge I had just two years ago. I now have a few voluntary roles for other organisations, but my shifts at CAB are always booked in first and the rest are added around them.

Our Clients' Views

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



Thank you very much for
your support and kindness

I have contacted a few
times about different
issues for advice and
information, and they
have been very helpful
every time.

Very friendly and understanding
nothing is a bother to them

I found the people I
spoke with very
helpful and
supportive. I have a
very difficult issue
and they did their
utmost to help me.

The help has improved my
health and life security

Co Reg No: 05957866



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

**Directors Report
and
Financial Statements
for the Year ended 31st March 2022**

Leighton-Linslade and District Citizens Advice Bureau

General Information for the Year ended 31st March 2022

	Directors and Trustees	Joined	Resigned
Chair	Lynn Stuart	16/01/2019	
Vice Chair	Timothy Williams	12/08/2020	
Treasurer (Interim)	Olufunto Agbeniga	10/11/2021	
Treasurer	Ramin Nassajpour Esfahani	11/08/2021	11/05/2022
Treasurer	Isabel Varey	27/09/2017	10/11/2021
Trustee	Ramin Nassajpour Esfahani	11/08/2021	
Trustee	Tara Willmott	24/10/2018	
Trustee	Cherie Cunningham	12/08/2020	
Trustee	Joanna Matthews	12/08/2020	
Trustee	Gavin Finch	11/11/2021	
Trustee	Iain Holloway-McLean	10/11/2021	
Trustee	Douglas Leonard	10/11/2021	
Trustee	Felicity Milne	10/11/2021	
Trustee	Caroline Whitelegge	05/04/2017	13/05/2021

Company Secretary	Timothy Williams (appointed 10/11/2021) Isabel Varey (resigned 10/11/2021)
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Registered Office	Bossard House West Street Leighton Buzzard Bedfordshire LU7 1DA
Company Reg. Number	05957866 (England and Wales)
Charity Number	1117337

Independent Examiner	D R Kerins FCCA Ad Valorem Accountancy Services Ltd 2 Manor Farm Court Old Wolverton Road Old Wolverton Milton Keynes MK12 5NN
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Bank	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ
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Company Status

Leighton-Linslade and District Citizens Advice Bureau (CALL) was incorporated on 5th October 2006 as a private company, limited by guarantee, and commenced operations on 1st April 2007, when it took over the operations of the previous unincorporated charity of the same name. Its company number is 5957866, and its registered charity number is 1117337.

The charitable company was established under a Memorandum of Association, which established the objects and powers, and is governed under its Articles of Association. It is a member of the National Association of Citizens Advice Bureaux and is subject to regular quality audits as part of its membership requirements.

The registered company address is Bossard House, West Street, Leighton Buzzard, Bedfordshire, LU7 1DA, which is also the principal place of business.

Principal Activity and Public Benefit

The principal activity of the company in the period under review was the operation of a Citizens Advice in West Street, Leighton Buzzard. Citizens Advice give free, independent and confidential advice to members of the public and are in a unique position to be able to campaign for change when social injustices arise.

Any person, regardless of age, gender, racial or social origin, sexuality, religious belief or any other discriminatory factor can contact the company by phone, e-mail or personal visit and receive free, independent and confidential advice as to their rights on a huge range of relevant topics such as housing, benefits and money advice. Many people from Leighton Buzzard, Linslade and the surrounding villages received such advice during the year and the company's activities are clearly to the public benefit.

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

More details of our activities and how they benefit the public are set out in other reports within this document.

Directors and Trustees

The following served as directors and trustees of the company during the period covered by this report and up to the date of signature:

- Ms L Stuart
- Mr T Williams
- Mr R Nassajpour Esfahani
- Ms T Wilmott
- Ms J Matthews
- Ms C Cunningham
- Mr G Finch
- Ms O Agbeniga
- Mr Iain Holloway-McLean
- Mr D Leonard
- Ms F Milne
- Mrs I Varey – resigned 10/11/2021
- Mrs C Whitelegge – resigned 13/05/2021

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Chief Officer, representatives of local Councils and a representative of the volunteer work

force. Management of day-to-day operations is vested in the Chief Officer, who is assisted by a number of paid staff and volunteers.

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2022 was 18.

New trustees wishing to join the board of the company are interviewed by the personnel committee of the board to determine their suitability and the skills that they might bring to the board. If accepted, their appointment is proposed and voted on at the next Trustee Board meeting. Training and familiarisation with the workings of the office for new trustees is provided by a combination of meetings with the Chief Officer and her staff and with other members of the Trustee Board, and by attendance at training courses for new trustees run by the National Association of Citizens Advice Bureaux.

Independent Examiner:

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

Bankers:

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

Financial Review

Central Bedfordshire Council

Central Bedfordshire Council (CBC) continues to be the principal source of funding for the three Local Citizens Advice (LCAs) which cover the area: Dunstable, Leighton Linlade and Mid Beds (based in Ampthill and Biggleswade). Representatives of the three LCAs are working together to ensure that our services and our funding needs are well recognised by CBC. This funding amounted to £74,628 in 2021/22. Sharing expertise with the other LCAs covered by Central Bedfordshire remains a key part of our strategy and we will partner with

the other LCAs on joint projects and initiatives as appropriate. Funding from CBC is unrestricted.

Leighton-Linslade Town Council

The Town Council has also again been very generous in their support to CALL and provided a grant which increases annually to reflect inflation. The amount received in the financial year 2021/22 was £22,237. These funds are unrestricted.

Money Advice and Pensions Service

In October 2018, we were awarded funding from the Money Advice and Pensions Service to deliver debt advice. We received the sum of £48,805 during the financial year 2021/22 most of which was spent on salaries (including dedicated members of staff to deliver specialist debt advice) and training. These funds are restricted, and the project will continue to be delivered until at least the end of January 2023 as the project is being recommissioned.

Help to Claim project

The Help to Claim project is a joint partnership between the Department of Work and Pensions and National Citizens Advice to assist those clients who need support in applying for Universal Credit online. This project terminated in September 2021 with the departure of our Universal Credit adviser. The funds were restricted, and the project has now been recommissioned. In the financial year 2021/22, we received the sum of £9,480 most of which was spent on salaries (including our dedicated Universal Credit adviser) and training.

Fundraising/Donations

Unfortunately, the ongoing restrictions have meant that the Trustees have been unable to organise any fundraising events in the financial year 2021/22. Through generous donations from various local organisations and individuals, we raised a total of £2,395 in this financial year, which includes regular donations.

Expenditure

Expenditure at CALL amounted to £153,665 (2021 - £161,235) which is a 4.7% decrease from last year, due to the impact of covid-19 on travel expenses. Income at CALL fell to £160,063 (2021 - £173,980) which is a 7.9% decrease from last year. The nature of restricted funding has required related expenditure according to the mandates of each project.

This means that we ended the year with a surplus of £6,398 this year compared to a surplus of £12,745 the previous year.

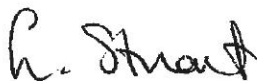
The policy on reserves is to aim to maintain sufficient cash reserves to cover six months of normal expenditure, with a minimum of three months. At the end of March 2022 our total reserves of £138,340 represented close to 10 months of planned expenditure. For the year to 31 March 2023, based on current projected levels of income and expenditure, we anticipate operating at a deficit in the region of £30,646. At the time of writing, we are currently awaiting confirmation of the MaPs project, as funding is only confirmed for 10 months of this financial year.

We also have a very active fundraising committee who continue to work hard identifying additional sources of income and revenue generating activities. We now have a dedicated volunteer who is working hard to identify and apply for grants to cover future expenditure and projects.

Independent Examiner

Our Independent Examiner, ECL Howard Watson Smith LLP have joined the Ad Valorem Accountancy Services Limited group, and they have kindly agreed to continue as our Independent Examiner. We are indebted to them once again for their services which they have provided at a fee of £480 including VAT.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.



Lynn Stuart
Chair



Olufunto Agbeniga
Treasurer (interim)

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
For the year ended 31 March 2022

	Notes	31.03.22 Unrestricted Funds £	31.03.22 Restricted Funds £	31.03.22 Total Funds £	31.03.21 Total Funds £
INCOME AND EXPENDITURE					
Income and endowments from:					
Grants	6	96,865	58,285	155,150	170,178
Donations and legacies	6	2,395	-	2,395	2,690
Voluntary income total		99,260	58,285	157,545	172,868
Charitable activities	6	-	-	-	-
Investments		518	-	518	1,090
Other	6	2,000	-	2,000	22
Total Incoming Resources		<u>101,778</u>	<u>58,285</u>	<u>160,063</u>	<u>173,980</u>
Expenditure on:					
Charitable activities	7	93,798	58,285	152,083	160,156
Other	8	1,582	-	1,582	1,079
Total Expenditure		<u>95,380</u>	<u>58,285</u>	<u>153,665</u>	<u>161,235</u>
Net Income/(Expenditure)		6,398	-	6,398	12,745
Transfer between funds		-	-	-	-
Net movement of funds		6,398	-	6,398	12,745
Reconciliation of funds:					
Total funds brought forward		<u>131,442</u>	<u>500</u>	<u>131,942</u>	<u>119,197</u>
Total funds carried forward		<u>137,840</u>	<u>500</u>	<u>138,340</u>	<u>131,942</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
BALANCE SHEET
As at 31 March 2022

	Notes	31.3.2022 £	31.3.2021 £
FIXED ASSETS			
Tangible assets	9	-	-
CURRENT ASSETS			
Debtors	10	6,644	1,006
Cash at bank and in hand		<u>149,136</u>	<u>134,789</u>
		155,780	135,795
CREDITORS			
Amounts falling due within one year	11	<u>17,440</u>	<u>3,853</u>
NET CURRENT ASSETS		<u>138,340</u>	<u>131,942</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>138,340</u>	<u>131,942</u>
FUNDS OF THE CHARITY			
Unrestricted funds:			
General reserve	13	137,840	131,442
Restricted Funds	13	<u>500</u>	<u>500</u>
		<u>138,340</u>	<u>131,942</u>

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with section 476 of the Companies Act 2006.

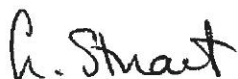
The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 16 November 2022 and were signed on its behalf by:

L Stuart



O Agbeniga



LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

1. COMPANY INFORMATION

Leighton-Linslade and District Citizens Advice Bureau is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office can be found on the company information page.

2. STATEMENT OF COMPLIANCE

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

3. PRINCIPAL ACCOUNTING POLICIES

(i) Basis of preparing the financial statements

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

(ii) Going concern

With the level of reserves held at 31 March 2022 and funding secured for Leighton Linslade and District Citizens Advice Bureau for 2022/23 it is appropriate to prepare the accounts on a going concern basis.

(iii) Incoming resources

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

(iv) Resources expended

Expenditure is recognised when the liability falls due. Expenditure on contracted projects is included in charitable expenditure, as the work being carried out forms part of the charitable aims.

(v) Pension contributions

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

3. PRINCIPAL ACCOUNTING POLICIES continued

(vi) Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office furniture and equipment – 20% on cost

(vii) Debtors

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

(viii) Creditors

Creditors and provisions are recognised where the charity has an obligation which will result in the transfer of funds to a third party and the amount can be measured or estimated with reasonable accuracy. Deferred income is income received in advance of the associated work being performed.

(ix) Funds

Unrestricted donated assets are included in a designated unrestricted fund, which is written down over the life of the asset to represent the depreciation charged on that asset.

Restricted funds are funds received for a particular project and are spent on salaries and associated costs relating to that project.

(x) Volunteers' Time

No income is recognised in respect to volunteers' time. During the year the Citizens Advice Bureau used 49 volunteers, none of whom received any remuneration or reimbursed expenses other than those incurred in the course of training

4. OPERATING SURPLUS/(DEFICIT)

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

	31.3.2022	31.3.2021
	£	£
Depreciation - owned assets	-	-
Directors'/trustees' emoluments and other benefits	-	-

No trustee received any emoluments or benefits during the year (2021: none). No trustees were paid travelling expenses (2021: none).

5. TAXATION

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

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

6. INCOMING RESOURCES

	31.3.2022	31.3.2022	31.3.2022	31.3.2021
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Grants				
Central Bedfordshire Council - annual grant	74,628	-	74,628	74,628
Leighton Linslade Town Council	22,237	-	22,237	21,995
Citizens Advice - Money Advice and Pension Service grant	-	48,805	48,805	48,805
Citizens Advice - Help to Claim grant	-	9,480	9,480	18,750
Citizens Advice - BEIS grant	-	-	-	6,000
	<u>96,865</u>	<u>58,285</u>	<u>155,150</u>	<u>170,178</u>
 Donations and Legacies	 <u>2,395</u>	 <u>-</u>	 <u>2,395</u>	 <u>2,690</u>

Charitable Activities

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

Other

Other income includes participation in training programmes.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

7. CHARITABLE ACTIVITIES

	31.3.2022	31.3.2022	31.3.2022	31.3.2021
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Staff costs:				
Salaries	74,509	44,833	119,342	124,800
Social security costs	3,039	1,829	4,868	4,970
Pension costs	<u>1,371</u>	<u>825</u>	<u>2,196</u>	<u>2,213</u>
	78,919	47,487	126,406	131,983
Support costs:				
Rent	4,196	3,304	7,500	7,500
Travel, training and volunteer expenses	1,177	709	1,886	492
Insurance, stationery, telephone and other office expenses	9,410	6,785	16,195	19,970
Other overheads	<u>96</u>	<u>-</u>	<u>96</u>	<u>211</u>
	<u>93,798</u>	<u>58,285</u>	<u>152,083</u>	<u>160,156</u>

The average monthly number of employees during the period was 6 (2021:7).

No employee earned in excess of £60,000 in the year (2021: none).

Trustees and key management personnel received total remuneration and benefits of £69,489 during the year (2021: £68,084).

8. OTHER COSTS

Other costs include AGM costs, Trustee Indemnity Insurance, Accountant's Independent Examination fee and Companies House filing fee. The Accountant's Independent Examination fee for 2022 was £480 (2021: £480).

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

9. TANGIBLE FIXED ASSETS

Cost	Office furniture & equipment £	Total £
At 1 April 2021	<u>16,165</u>	<u>16,165</u>
At 31 March 2022	<u>16,165</u>	<u>16,165</u>
Depreciation		
At 1 April 2021	16,165	16,165
Charge for the year	<u>-</u>	<u>-</u>
At 31 March 2022	<u>16,165</u>	<u>16,165</u>
Net Book Value		
At 31 March 2022	<u>-</u>	<u>-</u>
At 31 March 2021	<u>-</u>	<u>-</u>

10. DEBTORS

	31.3.2022 £	31.3.2021 £
Trade debtors	-	-
Prepayments and accrued income	<u>6,644</u>	<u>1,006</u>
	<u>6,644</u>	<u>1,006</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.2022 £	31.3.2021 £
Creditors and accrued charges	2,000	1,044
Taxation and social security	2,718	2,809
Other creditors	<u>12,722</u>	<u>-</u>
	<u>17,440</u>	<u>3,853</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

12. OPERATING LEASE COMMITMENTS

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

	31.3.2022	31.3.2021
	£	£
Property Lease	1,875	1,875
Photocopier	<u>3,485</u>	<u>4,414</u>

13. MOVEMENT IN FUNDS

	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Restricted Funds				
Aviva Community Fund	500	-	-	500
Citizens Advice - Money Advice and Pension Service grant	-	48,805	48,805	-
Citizens Advice – Help to Claim grant	-	9,480	9,480	-
Citizens Advice – BEIS	-	-	-	-
	<u>500</u>	<u>58,285</u>	<u>58,285</u>	<u>500</u>
Unrestricted Funds				
General Reserve	<u>131,442</u>	<u>101,778</u>	<u>95,380</u>	<u>137,840</u>
	<u>131,942</u>	<u>160,063</u>	<u>153,665</u>	<u>138,340</u>

14. ANALYSIS OF FUNDS

	Net debtors/ creditors	Bank	Totals
	£	£	£
Restricted Funds	-	500	500
Unrestricted Funds	<u>(10,796)</u>	<u>148,636</u>	<u>137,840</u>
At 31 March 2022	<u>(10,796)</u>	<u>149,136</u>	<u>138,340</u>
At 31 March 2021	<u>(2,847)</u>	<u>134,789</u>	<u>131,942</u>

15. PENSION COSTS

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £2,196 (2021: £2,213). There was a liability at 31 March 2022 of £530 (2021: £564) in relation to this pension plan.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2022

16. RELATED PARTY TRANSACTIONS

There were no related party transactions during the period (2021: £Nil) which require disclosure.

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2022 which are set out on pages 27 to 35.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



D R KERINS FCCA

For and on behalf of:

Ad Valorem Accountancy Services Limited

2 Manor Farm Court

Old Wolverton Road

Old Wolverton

Milton Keynes MK12 5NN

Dated..... 5/12/2022



Leighton-Linslade

Free, confidential advice. Whoever you are.

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

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

We're here for everyone.

Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

www.leightonlinsladecab.org.uk

Accounts

Co Reg No: 05957866



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

Directors Report

and

Financial Statements

for the Year ended 31st March 2021

Leighton-Linslade and District Citizens

Advice Bureau

General Information for the Year ended 31st March 2021

	Directors and Trustees	Joined	Resigned
Chair	Lynn Stuart	16/01/2019	
Vice Chair	Tim Williams	12/08/2020	
Treasurer	Isabel Varey	27/09/2017	
Trustee	Caroline Whitelegge	05/04/2017	13/05/2021
Trustee	Tara Willmott	24/10/2018	
Trustee	Jo Matthews	12/08/2020	
Trustee	Cherie Cunningham	12/08/2020	
Trustee	Gavin Finch	11/11/2020	
Trustee	Sam Ambrose	17/4/2019	12/5/2020

Company Secretary	Isabel Varey – appointed 12/2/2020, resigned 10/02/2021 Tim Williams – appointed 10/02/2021
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Registered Office	Bossard House West Street Leighton Buzzard Bedfordshire LU7 1DA
Company Reg. Number	05957866 (England and Wales)
Charity Number	1117337

Independent Examiner	D R Kerins FCCA ECL Howard Watson Smith LLP Chartered Accountants ECL House, Lake Street Leighton Buzzard LU7 1RT
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Bank	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ
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Company Status

Leighton-Linslade and District Citizens Advice was incorporated on 5th October 2006 as a private company, limited by guarantee, and commenced operations on 1st April 2007, when it took over the operations of the previous unincorporated charity of the same name. Its company number is 5957866, and its registered charity number is 1117337.

The charitable company was established under a Memorandum of Association, which established the objects and powers, and is governed under its Articles of Association. It is a member of the National Association of Citizens Advice Bureaux and is subject to regular quality audits as part of its membership requirements.

The registered company address is Bossard House, West Street, Leighton Buzzard, Bedfordshire, LU7 1DA, which is also the principal place of business.

Principal Activity and Public Benefit

The principal activity of the company in the period under review was the operation of a Citizens Advice in West Street, Leighton Buzzard. Citizens Advice give free, independent and confidential advice to members of the public and are in a unique position to be able to campaign for change when social injustices arise.

Any person, regardless of age, gender, racial or social origin, sexuality, religious belief or any other discriminatory factor can contact the company by phone, e-mail or personal visit and receive free, independent and confidential advice as to their rights on a huge range of relevant topics such as housing, benefits and money advice. Many people from Leighton Buzzard, Linslade and the surrounding villages received such advice during the year and the company's activities are clearly to the public benefit.

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

More details of our activities and how they benefit the public are set out in other reports within this document.

Directors and Trustees

The following served as directors and trustees of the company during the period covered by this report and up to the date of signature:

- Mrs I Varey
- Ms T Wilmott
- Ms L Stuart
- Mr T Williams
- Ms J Matthews
- Ms Cherie Cunningham
- Mr G Finch
- Mrs C Whitelegge – resigned 13/05/2021
- Mr S Ambrose – resigned 12/05/2020

Management of the Company

The Board of Directors meets five times per year, and the meetings are also attended by the Chief Officer, representatives of local Councils and a representative of the volunteer work force. Management of day-to-day operations is vested in the Chief Officer, who is assisted by a number of paid staff and volunteers.

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2021 was 19.

New trustees wishing to join the board of the company are interviewed by the personnel committee of the board to determine their suitability and the skills that they might bring to the board. If accepted, their appointment is proposed and voted on at the next Trustee Board meeting. Training and familiarisation with the workings of the office for new trustees is provided by a combination of meetings with the Chief Officer and her staff and with other members of the Trustee Board, and by attendance at training courses for new trustees run by the National Association of Citizens Advice Bureaux.

Independent Examiner:

D R Kerins FCCA for ECL Howard Watson Smith LLP, ECL House, Lake Street, Leighton Buzzard, Bedfordshire, LU7 1RT.

Bankers:

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

Financial Review

Central Bedfordshire Council

Central Bedfordshire Council (CBC) continues to be the principal source of funding for the three Local Citizens Advice (LCAs) which cover the area: Dunstable, Leighton Linlade and Mid Beds (based in Ampthill and Biggleswade). Representatives of the three LCAs are working together to ensure that our services and our funding needs are well recognised by CBC. This funding amounted to £61,295 in 2020/21. In addition CBC provided a further £40,000 to be shared equally between the three LCAs to fund additional opening hours for. This was first granted in 2013 and was subsequently renewed so that the additional hours are currently funded to the end of the financial year 2020/21. Sharing expertise with the other LCAs covered by Central Bedfordshire remains a key part of our strategy and we will partner with the other LCAs on joint projects and initiatives as appropriate. Funding from CBC is unrestricted.

Leighton-Linslade Town Council

The Town Council has also again been very generous in their support to CALL and provided a grant which increases annually to reflect inflation. The amount received in the financial year 2020/21 was £21,995. These funds are unrestricted.

Money Advice and Pensions Service

In October 2018, we were awarded funding from the Money Advice and Pensions Service (MaPs) to deliver debt advice. We received the sum of £48,805 during the financial year 2020/21 most of which was spent on salaries (including dedicated members of staff to deliver specialist debt advice) and training. These funds are restricted and the project will continue to be delivered until at least the end of March 2022 as the project is being recommissioned.

Help to Claim Project

The Help to Claim project is a joint partnership between the Department of Work and Pensions and National Citizens Advice to assist those clients who need support in

applying for Universal Credit online. The project was initially called Universal Support until April 2019 when it was launched as Help to Claim. The project funds are restricted and the project is expected to continue until at least March 2022 when it will go through recommissioning. In the financial year 2020/21, we received the sum of £18,750 most of which was spent on salaries (including a dedicated Universal Credit adviser) and training.

Department for Business Energy and Industrial Strategy (BEIS) Funding

In May 2020, the Government announced that they would be funding Citizens Advice up to £15 million as part of a package to front line charities. This funding was received by National Citizens Advice (our membership body) who allowed applications for funding in August 2020. We were awarded £6,000 altogether with which we used to update our equipment including laptops and softphones subscriptions to allow us to work remotely in line with the Government guidelines for a Covid-secure workplace.

Fundraising/Donations

The Trustees had planned a fundraising event in September 2020. However, because of the impact of Coronavirus, this could not happen and current legislation prevented us from holding such an event in the financial year 2020/21. Through generous donations from various local organisations and individuals, we raised a total of £2,690, which includes regular donations.

Expenditure

Expenditure at CALL amounted to £161,235 (2020 - £164,169) which is a 1.8% decrease from last year, due to the impact of covid-19 on travel expenses. Income at CALL increased to £173,980 (2020 - £170,730) which is a 1.90% increase from last year. The nature of restricted funding has required related expenditure according to the mandates of each project – for example, our model under the MaPs project is now 2 part time money advisers and 1 admin post.

This means that we ended the year with a surplus of £12,745 this year compared to a surplus of £6,561 the previous year. This is much more favourable than the original forecast thanks to the income from the two projects, MaPs and Help to Claim.

The policy on reserves is to aim to maintain sufficient cash reserves to cover six months of normal expenditure, with a minimum of three months. At the end of March 2021 our total reserves of £131,942 represented close to 10 months of planned expenditure. For the year to 31 March 2022, based on current projected levels of income and expenditure, we anticipate operating at a deficit in the region of £13,628. At the time of writing, we are currently awaiting confirmation of both the MaPs and Help to Claim projects, which will secure funding for the coming year. We also have a very active fundraising committee who continue to work hard identifying additional sources of income and revenue generating activities. In the meantime the trustees have decided to continue to operate the extended operating hours during the current financial year. The longer term sustainability of continuing this activity will be closely monitored.

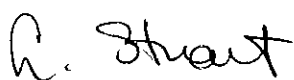
Covid-19 Pandemic

We have retained the same level of grants/funding during the period Covid-19 but the impact continues to be felt by staff, volunteers and clients. We are providing our services via telephone and email. However, we are not able to see clients face to face until the Government removes the current restrictions for a Covid-secure workplace. We have continued to spend a moderate amount on PPE to protect our staff and volunteers. Our operating expenditure has decreased but fortunately we have not had to make any staff redundant or use the Government furlough scheme.

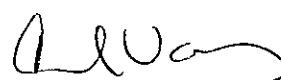
Independent Examiner

Our Independent Examiner, ECL Howard Watson Smith LLP have kindly agreed to continue in office and we are indebted to them once again for their services which they have provided at a fee of £480 including VAT.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.



LYNN STUART
CHAIR



ISABEL VAREY
TREASURER

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU

Company Registered Number 05957866

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

For the year ended 31 March 2021

	Notes	31.03.21 Unrestricted Funds £	31.03.21 Restricted Funds £	31.03.21 Total Funds £	31.03.20 Total Funds £
INCOME AND EXPENDITURE					
Income and endowments from:					
Grants	6	96,623	73,555	170,178	166,355
Donations and legacies	6	2,690	-	2,690	2,072
Voluntary income total		99,313	73,555	172,868	168,427
Charitable activities	6	-	-	-	-
Investments		1,090	-	1,090	1,314
Other	6	22	-	22	989
Total Incoming Resources		<u>100,425</u>	<u>73,555</u>	<u>173,980</u>	<u>170,730</u>
Expenditure on:					
Charitable activities	7	86,601	73,555	160,156	163,111
Other	8	1,079	-	1,079	1,058
Total Expenditure		<u>87,680</u>	<u>73,555</u>	<u>161,235</u>	<u>164,169</u>
Net Income/(Expenditure)		12,745		12,745	6,561
Transfer between funds		-	-	-	-
Net movement of funds		12,745	-	12,745	6,561
Reconciliation of funds:					
Total funds brought forward		<u>118,697</u>	<u>500</u>	<u>119,197</u>	<u>112,636</u>
Total funds carried forward		<u>131,442</u>	<u>500</u>	<u>131,942</u>	<u>119,197</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
BALANCE SHEET
As at 31 March 2021

	Notes	31.3.2021		31.3.2020	
		£	£	£	£
FIXED ASSETS					
Tangible assets	9		-		-
CURRENT ASSETS					
Debtors	10	1,006		1,439	
Cash at bank and in hand		<u>134,789</u>		<u>121,938</u>	
		135,795		123,377	
CREDITORS					
Amounts falling due within one year	11	<u>3,853</u>		<u>4,180</u>	
NET CURRENT ASSETS			<u>131,942</u>		<u>119,197</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>131,942</u>		<u>119,197</u>
FUNDS OF THE CHARITY					
Unrestricted funds:					
General reserve	13		131,442		118,697
Restricted Funds	13		<u>500</u>		<u>500</u>
			<u>131,942</u>		<u>119,197</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

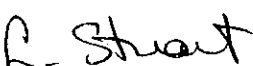
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with section 476 of the Companies Act 2006.

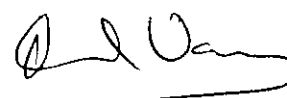
The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 11 August 2021 and were signed on its behalf by:


L Stuart


I Varey

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

1. COMPANY INFORMATION

Leighton Linslade and District Citizens Advice Bureau is a private company, limited by guarantee, registered in England and Wales. The company's registered number and registered office can be found on the company information page.

2. STATEMENT OF COMPLIANCE

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

3. PRINCIPAL ACCOUNTING POLICIES

(i) Basis of preparing the financial statements

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

(ii) Going concern

With the level of reserves held at 31 March 2021 and funding secured for Leighton Linslade and District Citizens Advice Bureau for 2021/22 it is appropriate to prepare the accounts on a going concern basis.

(iii) Incoming resources

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

(iv) Resources expended

Expenditure is recognised when the liability falls due. Expenditure on contracted projects is included in charitable expenditure, as the work being carried out forms part of the charitable aims.

(v) Pension contributions

The charity operates a defined contribution pension scheme. Contributions payable to the scheme are charged to the Statement of Financial Activities in the period to which they relate.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

3. PRINCIPAL ACCOUNTING POLICIES continued

(vi) Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office furniture and equipment – 20% on cost

(vii) Debtors

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

(viii) Creditors

Creditors and provisions are recognised where the charity has an obligation which will result in the transfer of funds to a third party and the amount can be measured or estimated with reasonable accuracy. Deferred income is income received in advance of the associated work being performed.

(ix) Funds

Unrestricted donated assets are included in a designated unrestricted fund, which is written down over the life of the asset to represent the depreciation charged on that asset.

Restricted funds are funds received for a particular project and are spent on salaries and associated costs relating to that project.

(x) Volunteers' Time

No income is recognised in respect to volunteers' time. During the year the Citizens Advice Bureau used 49 volunteers, none of whom received any remuneration or reimbursed expenses other than those incurred in the course of training

4. OPERATING SURPLUS/(DEFICIT)

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

	31.3.2021	31.3.2020
	£	£
Depreciation - owned assets	_____	_____
Directors'/trustees' emoluments and other benefits	_____	_____

No trustee received any emoluments or benefits during the year (2020: none). No trustees were paid travelling expenses (2020: none).

5. TAXATION

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

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

6. INCOMING RESOURCES

	31.3.2021	31.3.2021	31.3.2021	31.3.2020
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Grants				
Central Bedfordshire Council - cash grant aid	61,295	-	61,295	61,295
Central Bedfordshire Council – Welfare Reform funding	13,333	-	13,333	13,333
Leighton Linslade Town Council	21,995	-	21,995	21,627
Citizens Advice - Money Advice and Pension Service grant	-	48,805	48,805	51,916
Citizens Advice - Help to Claim grant	-	18,750	18,750	17,976
Citizens Advice - BEIS grant	-	6,000	6,000	-
Miscellaneous grants (non-repeating)	-	-	-	208
	<u>96,623</u>	<u>73,555</u>	<u>170,178</u>	<u>166,355</u>
Donations and Legacies	<u>2,690</u>	<u>-</u>	<u>2,690</u>	<u>2,072</u>

Charitable Activities

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

Other

Other income includes participation in training programmes.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

7. CHARITABLE ACTIVITIES

	31.3.2021	31.3.2021	31.3.2021	31.3.2020
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Staff costs:				
Salaries	70,070	54,730	124,800	127,027
Social security costs	2,790	2,180	4,970	6,092
Pension costs	<u>1,243</u>	<u>970</u>	<u>2,213</u>	<u>2,186</u>
	74,103	57,880	131,983	135,305
Support costs:				
Rent	2,290	5,210	7,500	7,499
Travel, training and volunteer expenses	368	124	492	4,104
Insurance, stationery, telephone and other office expenses	9,629	10,341	19,970	16,077
Other overheads	<u>211</u>	<u>-</u>	<u>211</u>	<u>126</u>
	<u>86,601</u>	<u>73,555</u>	<u>160,156</u>	<u>163,111</u>

The average monthly number of employees during the period was 7 (2020: 8).

No employee earned in excess of £60,000 in the year (2020: none).

Trustees and key management personnel received total remuneration and benefits of £68,084 during the year (2020: £60,916).

8. OTHER COSTS

Other costs include AGM costs, Trustee Indemnity Insurance, Accountant's Independent Examination fee and Companies House filing fee. The Accountant's Independent Examination fee for 2021 was £480 (2020: £480).

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

9. TANGIBLE FIXED ASSETS

Cost	Office furniture & equipment £	Total £
At 1 April 2020	<u>16,165</u>	<u>16,165</u>
At 31 March 2021	<u>16,165</u>	<u>16,165</u>
Depreciation		
At 1 April 2020	16,165	16,165
Charge for the year	<u>-</u>	<u>-</u>
At 31 March 2021	<u>16,165</u>	<u>16,165</u>
Net Book Value		
At 31 March 2021	<u>-</u>	<u>-</u>
At 31 March 2020	<u>-</u>	<u>-</u>

10. DEBTORS

	31.3.2021 £	31.3.2020 £
Trade debtors	-	-
Prepayments and accrued income	<u>1,006</u>	<u>1,439</u>
	<u>1,006</u>	<u>1,439</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.2021 £	31.3.2020 £
Creditors and accrued charges	1,044	1,735
Taxation and social security	<u>2,809</u>	<u>2,445</u>
	<u>3,853</u>	<u>4,180</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

12. OPERATING LEASE COMMITMENTS

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

	31.3.2021	31.3.2020
	£	£
Property Lease	1,875	1,875
Photocopier	<u>4,414</u>	<u>1,824</u>

13. MOVEMENT IN FUNDS

	Balance brought forward £	Income £	Expenditure £	Balance carried forward £
Restricted Funds				
Aviva Community Fund	500	-	-	500
Citizens Advice - Money Advice and Pension Service Grant	-	48,805	48,805	-
Citizens Advice – Help to Claim Grant	-	18,750	18,750	-
Citizens Advice – BEIS	<u>-</u>	<u>6,000</u>	<u>6,000</u>	<u>-</u>
	<u>500</u>	<u>73,555</u>	<u>73,555</u>	<u>500</u>
Unrestricted Funds				
General Reserve	<u>118,697</u>	<u>100,425</u>	<u>87,680</u>	<u>131,442</u>
	<u>119,197</u>	<u>173,980</u>	<u>161,235</u>	<u>131,942</u>

14. ANALYSIS OF FUNDS

	Net debtors/ creditors £	Bank £	Totals £
Restricted Funds	-	500	500
Unrestricted Funds	<u>(2,847)</u>	<u>134,289</u>	<u>131,442</u>
At 31 March 2021	<u>(2,847)</u>	<u>134,789</u>	<u>131,942</u>
At 31 March 2020	<u>(2,741)</u>	<u>121,938</u>	<u>119,197</u>

15. PENSION COSTS

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £2,213 (2020: £2,186). There was a liability at 31 March 2021 of £564 (2020: £539) in relation to this pension plan.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2021

16. RELATED PARTY TRANSACTIONS

There were no related party transactions during the period (2020: £Nil) which require disclosure.

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

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2021 which are set out on pages 28 to 36.

Responsibilities and basis of report

As the charity trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



D R KERINS FCCA

For and on behalf of:

ECL Howard Watson Smith LLP

Chartered Accountants

ECL House, Lake Street

Leighton Buzzard

Bedfordshire LU7 1RT

Dated.....15/9/21.....



Leighton-Linslade

Free, confidential advice. Whoever you are.

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

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

We're here for everyone.

Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

www.leightonlinsladecab.org.uk