

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.

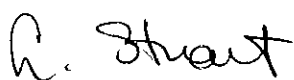
Covid-19 Pandemic

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.

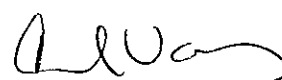
Independent Examiner

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.

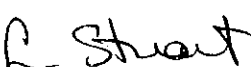
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with section 476 of the Companies Act 2006.

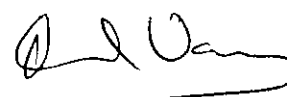
The directors acknowledge their responsibilities for:

- (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