



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.leightonlinsldecab.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 Linlslade 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 Linlslade 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.

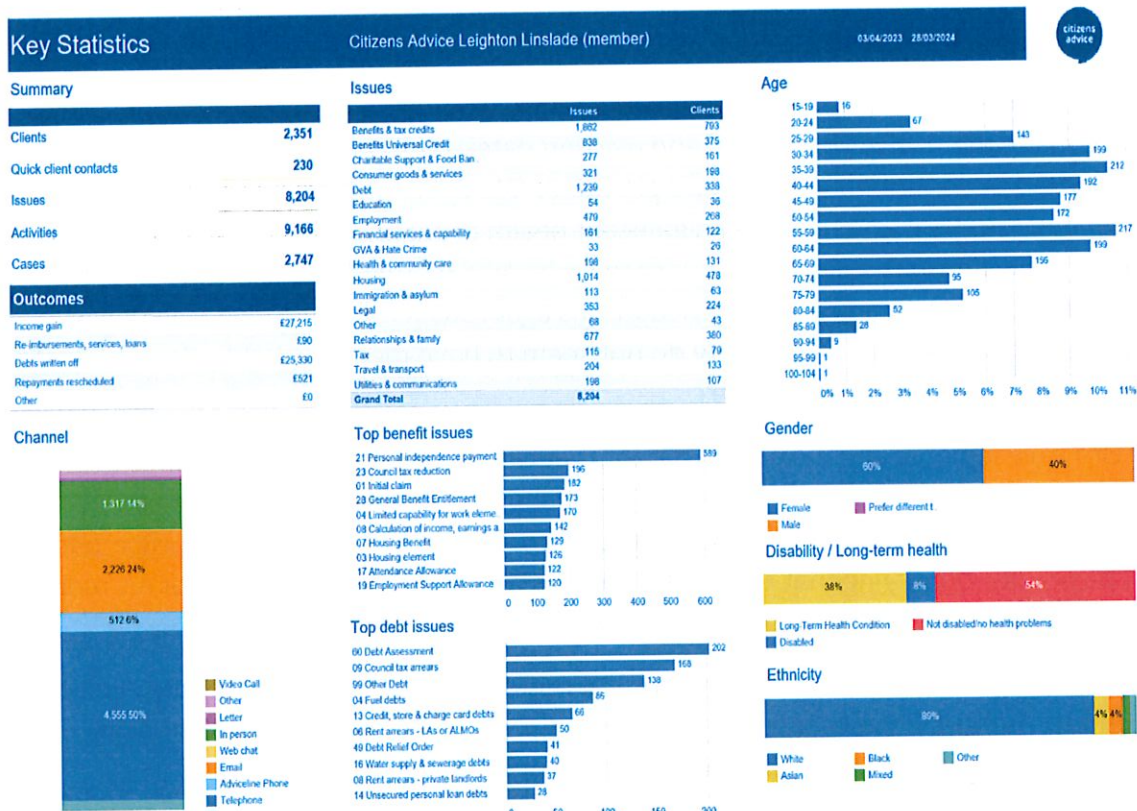
Whilst we haven't been able to hold fundraising events of our own, our fundraising volunteer, Eva Jones has worked extremely hard to find grant opportunities with great success. Tesco's Community Grant was used to purchase various items to be used for publicising CALL's services and recruiting volunteers 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 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.



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

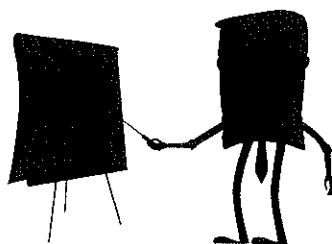
We have welcomed eight new volunteers this year who are now at various stages of training. Most trainees take at least a year to achieve their Certificate in Generalist Advice work having undertaken approximately 250 hours of online training. The qualification is the equivalent of an NVQ Level 3 and 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					
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.

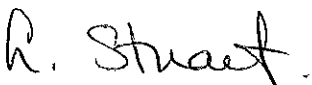
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2024 in accordance with section 476 of the Companies Act 2006.

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

Cost	Office furniture & equipment £	Total £
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>500</u>	<u>500</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	(5,021)	218,513	213,492
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

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Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

www.leightonlinsladedcab.org.uk

