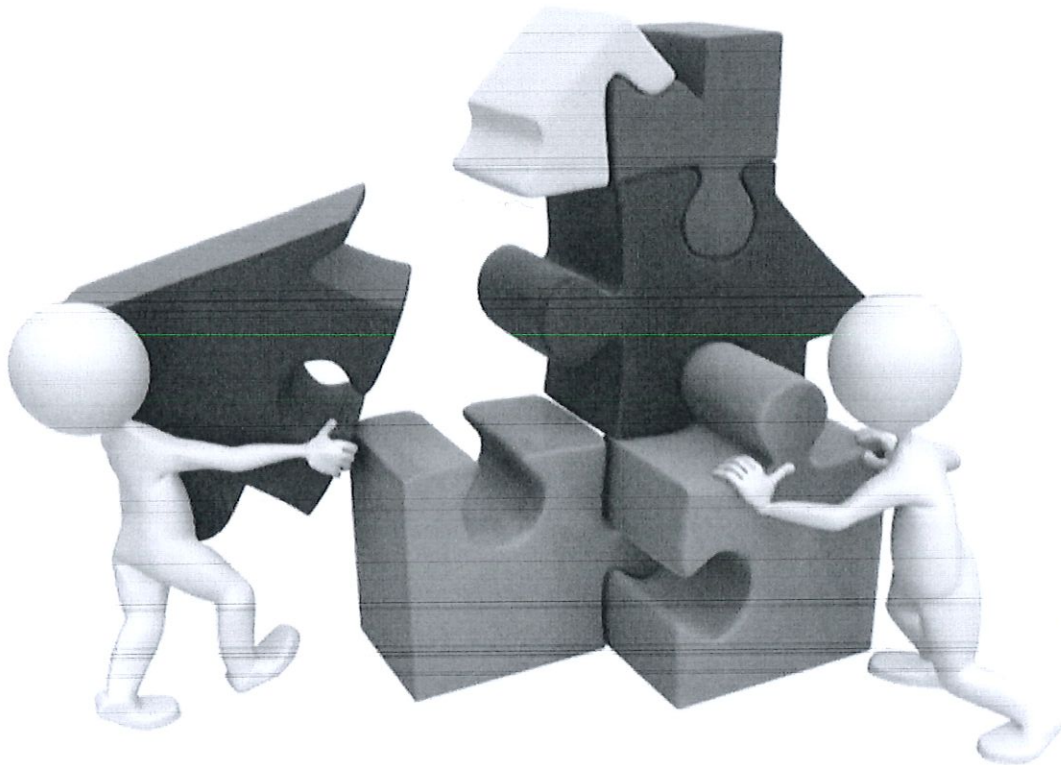


Annual Report 2020-21

Citizens Advice Leighton-Linslade (CALL)



Leighton-Linslade

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 2020 and March 31st 2021, we had over 57 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 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 2020– 31 March 2021		
Lynn Stuart	Chair	
Tim Williams	Vice Chair	
Isabel Varey	Treasurer	
Tara Willmott	Secretary	
Cherie Cunningham		
Joanna Matthews		
Gavin Finch		
Sam Ambrose		Left 13/05/20
Caroline Whitelegge		Left 11/05/21

Staff 1 April 2020– 31 March 2021		
Kash Karimzandi	Chief Officer	
Karen Banfield	Advice Services Manager	
Lynn Graves	Training Supervisor	
Kate Cook	Money Adviser	Left 11/03/21
Adele Thompson	Money Adviser	
Karen Sims	Money Admin/Session supervisor	Left 19/08/20
Karriane Wilson	Universal Credit Adviser	
Melanie Harvey	Administrator	

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

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 are considering a number of new methods by which to raise extra funding.

Over the year until 31st March 2021, we dealt with more than 2,100 clients covering more than 6800 issues with 100% of our surveyed clients making positive responses to an annual anonymous survey conducted by National CA. This illustrates the expertise and professionalism of our staff and volunteers.

This level of success and satisfaction would not have been achieved 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. This year especially, the staff have more than stepped up to the mark to make sure that CALL ran smoothly as well as supporting Kash and the volunteers. Our volunteers are a committed, enthusiastic and, especially this year, resilient team of people, who stay with the service for many years – one is still working with us after 24 years. Sadly, we said goodbye to three advisers this year after 10 years of service and we thank them for everything they have done for CALL. Six new advisers have been recruited during this financial year which is wonderful considering the

circumstances. 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.

Sadly, we had to say goodbye to a long serving and valued member of staff, Kate Cook, a money advisor, who has gone on to work with the charity, Shelter. We thank her for her invaluable work and wish her well in her new role. She will be missed, but we are very lucky to have recruited an experienced replacement.

During the pandemic we had a very successful trustee recruitment drive and welcome, Tim Williams, Jo Matthews, Cherie Cunningham and Gavin Finch to the Board. They bring a wealth of skills to the organization and have already made a big impact on moving the service forward.

We must say a sad goodbye to one of our valued trustees, Caroline Whitelegge, who was an advisor and then later became a trustee. She has been instrumental in fundraising, research and campaigns and our communications strategy to name but a few areas of her expertise. I would like to thank her for all her amazing work and her total involvement in everything we have had to do over the past year. She has also been enormously helpful to me personally, with her advice and knowledge of CALL. I am pleased to say, she informs me, she will still maintain links with Citizens Advice.

Finally, I would like to express my heartfelt appreciation for the hard work and dedication of every one of the CALL family and hope that the year ahead will be less traumatic.

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 2,162 clients between 1 April 2020 and 31 March 2021 covering 6,823 separate issues. Once again, the number of clients is broadly similar to the number we saw in the last financial year, although the number of issues we helped each client with as decreased, most likely as the impact of Coronavirus really narrowed the focus of what clients needed help with.

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.

As before, we continue to receive funding from the Money Advice and Pensions Service which allows us to offer expert money advice to the local community. Sadly, this year we said goodbye to one of our longest-serving members of staff, Kate Cook, who was an enormous support both to our clients and our staff.

We've changed the way our money advice team works by taking on two new part time money advisers, Adele Thomson and Alka Saunders who's just joined our team. We hope to be able to help a greater number of clients with broader money advice issues whilst continuing to maintain the high standard required by the Financial Services Authority.

This year we also continued to receive funding from the Help to Claim project arising out of the partnership between the Department of Work and Pensions and National Citizens Advice. This means that we've been able to retain our dedicated Universal Credit Adviser, Karriane Wilson who has worked tirelessly to ensure that the vulnerable clients of our community get the help and support they need to submit claims for Universal Credit and receive their first payments.

Sadly, we're still unable to hold the fundraising events usually organised by our Board of Trustees. We're not yet sure when we'll be able to hold these events again so we've taken on a new volunteer with the sole aim of finding opportunities to raise funds from the local community and beyond. We continue to receive a number of generous donations, both regularly and as a one-off and continue to use features like Amazon Smile and Just Giving to boost our funds.

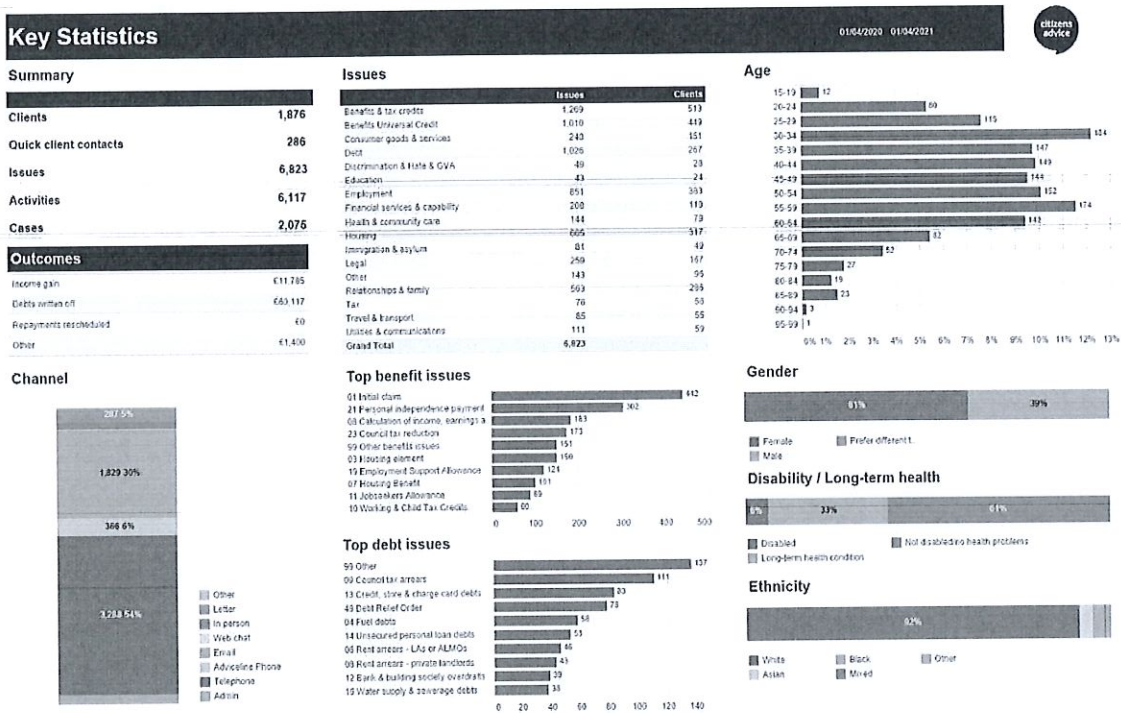
This year our community initiatives have looked slightly different in that we've had to get used to meeting virtually and conducting meetings on Zoom and Teams. We've continued to work locally and alongside national campaigns to address unfair policy and practice issues proactively. Particular local issues we've focused on this year have been the closure of two local law firms and the impact on both staff and clients of those firms. We also took part in National Campaigns included Energy Saving Week and Scam Awareness.

We've had to suspend our fortnightly outreach session at Bassett Road Surgery and ad hoc visits to Tactic (Teenage Advice and Information Centre). We're really hopeful we can re-start these as soon as possible. We're fortunate enough to be able to offer our clients pro-bono advice from local solicitors firms' Duncan Lewis (Natasha Khakhar and 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 new Chair Lynn Stuart has been working hard to grow our Board, even with the constraints of the pandemic. We've welcomed four new Trustees 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, this year we've lost one our long-standing trustees Caroline Whitelegge. She has been particularly supportive to me as Chief Officer, particularly in the first Quarter of the year when she assisted me in reaching out via channels such as LB Radio, BBC 3 Counties Radio and the Leighton Buzzard Observer. We're all so sad to see her go but we wish her all the very best in her new endeavors.

During this year we had 50 volunteers and 8 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 each and every volunteer 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

Carrying out research and campaigns is one of the twin aims of the Citizens Advice service, alongside providing advice. Due to the range of queries that clients raise, as an organisation we are very well placed to see what problems they are facing day to day across all aspects of daily life. National Citizens advice meet regularly with government departments and large organisations representing their industries. Using anonymised data from around the country, they can influence change and also try and prevent unfair policies ever coming into place.

The local offices help by entering codes as to the type of advice they are giving and sending up short case studies where especially difficult or recurring problems are encountered. We must thank our advisers for their hard work doing this and in particular, Jan who has been coming in specially to catch up on some missed Evidence Forms.

National Citizens Advice also put together national campaigns that they ask local offices to be part of. We have therefore been involved in publicising Scams to watch out for and showing how many different ways these criminals try and trick people out of their money. In our office we've heard of romance scams where someone is pretending to be trapped abroad and seeks money to return home and a housing scam, where a private rented property were advertised, deposit paid, but the housing doesn't actually exist.

We also took part in the Keeping the Lifeline campaign that the National office have been running, which was to ask government to keep the extra £20 per week addition in Universal Credit claims, that had been introduced since the beginning of the pandemic. It had been scheduled to stop in March 2021. Kash spoke on Three Counties Radio about the campaign. (Later, government did extend the extra payments, but only until September 2021)

A change that took place in July 2020, was that those over age 75 were no longer automatically entitled to a free TV licence. Those receiving either guaranteed or savings Pension Credit, were still eligible. We therefore ran an awareness campaign to urge those over retirement age to get a benefit check to see if they might be entitled to anything further, including Pension Credit. The Department of Work and Pensions estimate that over 1 million people are eligible, but haven't

claimed. We were able to include this message in the Leighton Buzzard Observer advice column, as well as promoting it over social media.

Since the pandemic started, we've had a change to the queries we received. The government had put many new regulations and guidelines in place which meant that those collecting debts and wanting to evict tenants and defaulting mortgage holders, were unable to do so. The local authority stopped instructing bailiffs to enforce non-payment of council tax and many of the disability claims were not reviewed, so payments remained in place. Our queries on these matters therefore reduced, however instead, we had an increase in benefit calculations and claims advice. Employment rights was also a topic many clients called about, especially in relation to the furlough scheme rules. We continued to publicise that our service remained available, even though face to face wasn't possible, so that clients could get advice and know how to challenge if they were being treated unfairly by employers.

We meet regularly, albeit over Zoom, with the other local offices in Herts and Beds. This helps us all see what trends and problems there are across both counties. At the end of the year we began preparation for an awareness campaign over the importance of EU Citizens registering with the EU Settlement Scheme before the 30th June 2021 deadline.

Money Advice - Money Advice Team

The Money Advice team's role is to support the most vulnerable clients who are unable to manage their debts. They are often having to cope with physical and mental health problems, addictions or bereavement, and many have complex issues such as benefits, immigration and housing, which need resolving before we can move forward with a suitable debt solution.

Our debt work is funded by the Money Advice and Pensions Service via National Citizens Advice. Our advisers are held to rigorous standards of quality and performance and operate within the rules of the Financial Conduct Authority. We have received this funding for the last two years and it allows us to employ the equivalent of one full time money adviser together with some admin support.

The impact of Coronavirus on the work of the money advice team has been huge. When the pandemic first struck, clients whose income was affected either by redundancy or lack of work for the self-employed needed advice on negotiating with their creditors to avoid action. Immediately after the first Lockdown was imposed, the Government acted quickly to curb the powers of creditors including Bailiff action, repossession and evictions. This meant a lull in the need for emergency debt advice which allowed the money advice team to focus on helping clients find long term solutions for their debt issues. They also proactively contacted clients who had previously come to us for help to offer assistance whilst they were protected from immediate action by creditors.

Our first priority is to maximise clients' income, such as making sure they are receiving the correct benefits and applying for social tariffs for utilities. We also help them with budgeting, for example highlighting where they can make savings such as switching suppliers, or cancelling payments for services they no longer need. We also help clients who wish to dispute liability for a debt, where appropriate. This initial work often takes considerable time, while we liaise with multiple agencies such as creditors, benefit agencies, local authorities and community mental health teams.

Once a client's finances have stabilised, emergencies have been dealt with and a suitable option for dealing with their debts has been identified, we will help to implement that option. This often involves negotiating with creditors to agree affordable repayment plans or with write off requests. We might also refer clients to our DRO centre or advise on the possibility of an IVA/Bankruptcy as appropriate.

In terms of our client profile, the people we've helped are from 21 to 82 years old, and owe anything from £2,600 to £52,000. All the clients we have taken on this year live in rented accommodation. Most are in social housing, but often their benefit is capped because they have a 'spare bedroom', so any help they might receive for their housing costs from benefits is limited. Those clients who rent privately often have very high rents, but are unable to move because of a lack of affordable housing, a poor credit rating, or no funds for a deposit or rent in advance.

Training - Lynn Graves

CALL welcomes volunteers from all walks of life, and no specific skills or experience are required. However, volunteers need to be open-minded, non-judgemental and able to listen, learn and work in a team.

Volunteer advisers train for about 250 hours over a year to achieve the award of the Citizens Advice Certificate in Adviser skills. Approximately half of their training time would normally be spent working alongside experienced advisers who support them and share their expertise. Due to social distancing requirements this year, it has not been possible to provide this experience and trainees have only spent a limited amount of time observing advisers at work. Trainees have needed to work remotely, undertaking their training online using e-learning and webinars. In spite of this, we now have 14 additional volunteers able to provide telephone advice to our clients and 2 more who will be soon. They deserve much credit for the motivation and commitment they have demonstrated.

Ongoing training for all volunteers and staff this year has been accessed remotely. Initially, this centred on ensuring that everyone was registered on 'Docebo', the Citizens Advice training site, and confident in its use. The following training has been undertaken during the year:

- Benefit entitlement, furlough and other support
- Employment
- EU settlement scheme
- Covid 19 regulations
- Relationships and Domestic Violence
- Debt and debt enforcement, including repossessions and bailiff powers
- Consumer rights
- Case studies
- Quizzes
- Telephone advice webinar

Universal Credit – Karriane Wilson

Help to Claim is a project formed from a partnership between the Department of Work and Pensions and Citizens Advice. The project is aimed at supporting clients with either new claims for Universal Credit, or migration from legacy benefits, and clients can be supported up until first payment within this project.

Our Universal Credits Adviser, Karriane, offers all potential claimants a complete "benefits check" or triage, the purpose of which is to ensure that the client is in receipt of all benefits for which they are eligible. A calculation is then completed to enable the client to make an informed decision around whether to make a new claim for Universal Credit. Clients who then wish to apply, can be supported to make digital (online) or non-digital (telephone) claims. Clients can also receive support from the Universal Credit Adviser if they are having difficulties linking claims, submitting claims, or where claims have been rejected for various reasons, including failing habitual residence tests, not be able to verify their identity etc.

Pre Covid, clients had been seen face to face and were also able to use the public access computer if they wished to make their claim independently following the triage. However, as offices moved to working from home in March 2020, Karriane began working on the National Help to Claim phone line and web chat and began supporting people up and down the country as well as locally.

Whilst triaging clients, Karriane also supports clients in ensuring they receive the support they need up until their first payment. Clients are advised on Council Tax Reduction, the Sure Start grant, and any other support that becomes available with a Universal Credit award. Once clients receive their first payment, they are sign-posted back to our general advice service for any ongoing issues they may have - for example, debt or housing.

When Karriane is unavailable, our volunteers as usual do a fantastic job of ensuring that our local clients continue to receive the help they need. They too have received initial and ongoing training to ensure that they are able to assist clients in working out whether Universal Credit is right for them and how to make a successful application.

This financial year, through the Help to Claim project, CALL has helped more than 179 clients with their Universal Credit claim. 93% of these were over the telephone. We have also supported a number of clients outside of the project that come through to the Help to Claim with other issues such as needing a food parcel or problems with debt. We have also supported people to make New Style Job Seekers Allowance and Employment and Support Allowance where this has

been more appropriate. At all times, we have remained mindful of those who remain better off on legacy benefits and have advised them of this when that is the case.

An Adviser's View – Sarah Kelsall

Having taken early retirement after 33 years in Dentistry, I had taken on a few volunteering roles with limited success. Then Covid 19 struck, Lockdown happened and everything came to a halt. It made me concentrate my thoughts as to what I wanted from a volunteering role. I then saw the advert for a Citizens Advice General Adviser and thought this is for me. I spoke to Kash about what was involved and then had an interview and was successful. E- Learning started. Docebo was an excellent learning platform, but trying to remember what I have learnt is another kettle of fish, once I started in house, offering advice over the telephone.

Citizens Advice has ticked all the right boxes for me:

- Involves interaction with people
- Trying to help in a useful way
- Challenging both mentally and emotionally
- Varied -with no idea what each session will hold
- Continued learning
- Working with a great group of people who are so dedicated and with encyclopaedic knowledge

I am beginning to get my head around some of the issues people have to deal with in their lives and it makes me eternally grateful for what I have. The next challenge is face to face meetings and the mountain of paperwork people bring in. I think I will feel the pressure to provide information quickly and trying to control facial expressions. Covid 19 has impacted people in so many ways, but for some who have not had support from family, friends or their normal support agencies, Citizens Advice has been their beacon of hope Long may it remain so.

Our Clients' Views

National Citizens Advice undertook a client survey regarding Citizens Advice Leighton-Linslade and the results of this were as follows:

- 100% of clients were positive or very positive about the service we provide.
- 100% of clients found our service easy to access.
- 100% of clients would recommend Citizens Advice to others.

Here are some of the comments we received:

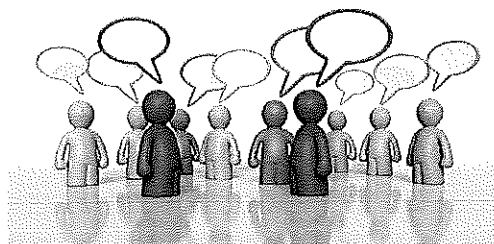
The Team are so understanding considerate kind caring Helpful in every way. They go above and beyond to get the help we need. Thank You Citizens Advice

Keep up your excellent work for the public

Just awaiting an outcome on the problem & I know that the wonderful people at CAB can take me through the next stages.

I was very pleased with the support although the help I am getting is still ongoing I am very pleased with the help I have received so far

Although I couldn't see somebody at the bureau initially due to them being closed I rang up and was asked to bring the relevant paperwork down and spoke to a gentleman at the door. He subsequently followed this up with a phone call to me to reassure me regarding the problem and told me to call the company back and make an offer of payments which I did and the problem was resolved. Although I probably could have sorted out the problem on my own the gentleman's advice convinced me of the right way of dealing with the problem. Thanks for the help.



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.

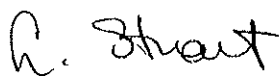
Covid-19 Pandemic

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.

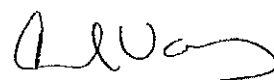
Independent Examiner

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 bought 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.

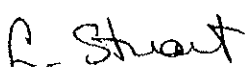
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

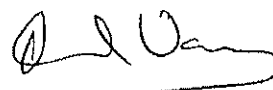
- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its surplus or deficit 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)	<u>-</u>	<u>-</u>	<u>-</u>	<u>208</u>
	<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

	Office furniture & equipment £	Total £
Cost		
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