



Leighton-Linslade

# Annual Report 2022-23

Citizens Advice Leighton-Linslade (CALL)



# Citizens Advice Leighton-Linslade

Bossard House

West Street

Leighton Buzzard

LU7 1DA

Administration line: 01525 374589

Opening hours for telephone calls

	<b>Morning</b>	<b>Afternoon</b>
<b>Monday</b>	10am to 1pm	2pm to 4pm
<b>Tuesday</b>	10am to 1pm	2pm to 4pm
<b>Wednesday</b>	10am to 1pm	2pm to 4pm
<b>Thursday</b>	10am to 1pm	2pm to 4pm
<b>Friday</b>	10am to 1pm	closed

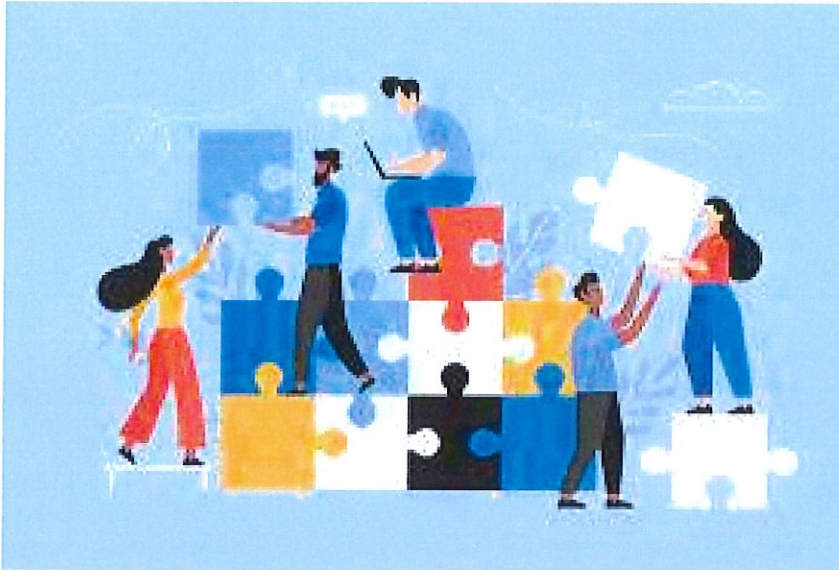
Telephone advice line: 01525 373878

Online advice: [www.leightonlinsladecab.org.uk](http://www.leightonlinsladecab.org.uk)

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# Our People



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

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

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

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

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

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

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

<b>Bankers</b>
<b>CAF Bank Ltd</b> <b>25 Kings Hill Avenue</b> <b>Kings Hill</b> <b>West Malling</b> <b>ME19 4JQ</b>

# Chair's Report

Lynn Stuart

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

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

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

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

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

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

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

# Chief Officer's Report

## Kash Karimzandi

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

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

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

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

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

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

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

This year, we continue to receive funding from the Money Advice and Pensions Service which allows us to offer expert debt advice to residents of Leighton 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 Board of Trustees have worked very hard together with our fundraising volunteer, Eva Jones to find grant opportunities. We are also very grateful for the number of generous individual donations, both regularly and as a one-off and continue to use features like Amazon Smile and Just Giving to boost our funds.

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

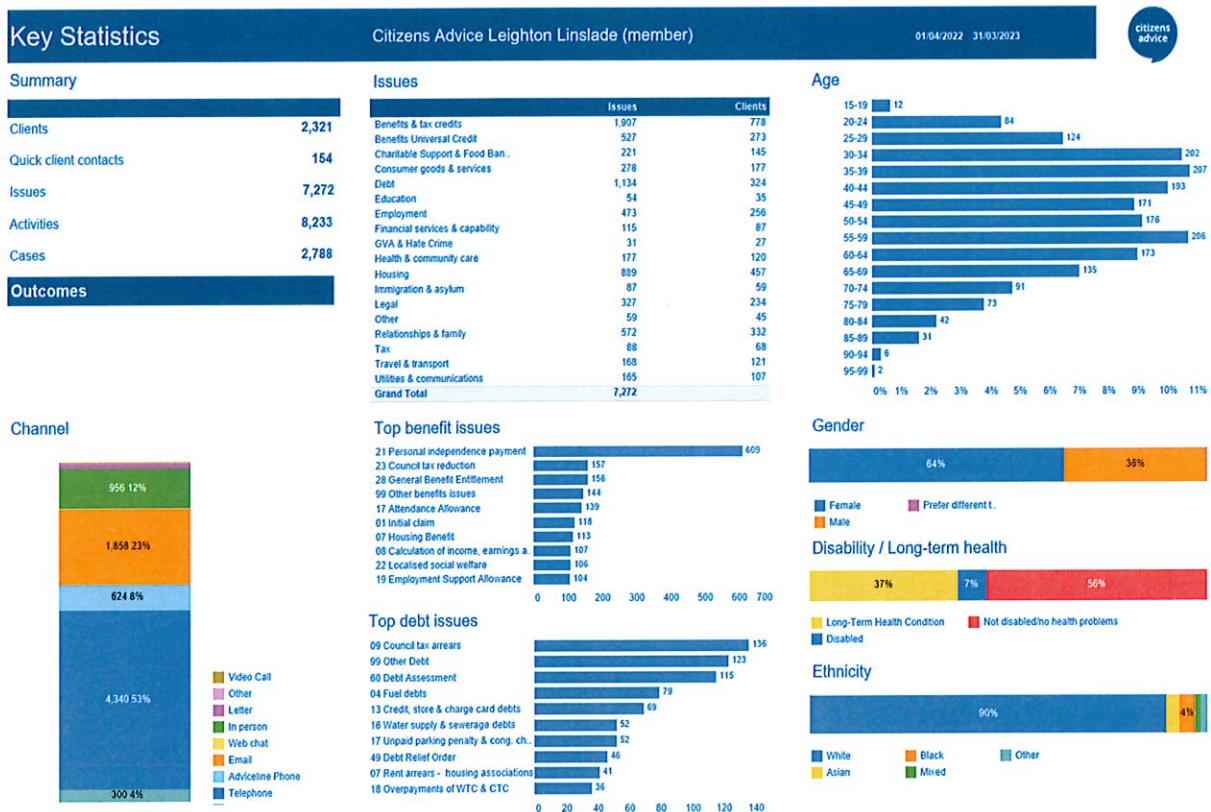
This year we've continued to work locally and alongside national campaigns to address unfair policy and practice issues proactively. Working with our social media partner, Jam on Toast has allowed us to improve and increase our presence in the community. We are fortunate to have the benefit of their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

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

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



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



# Research and Campaigns

## Karen Banfield

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

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

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

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

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

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

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

# Money Advice

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

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

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

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

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

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

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

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

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

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

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

# Training

## Lynn Graves - Training Supervisor

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

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

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

Other training during the year has included:

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

Future training plans include:

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

# An Adviser's View

**Nicola Simpson**

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

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

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

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

## Our Clients' Views

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



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

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

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

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

Very helpful and caring staff.

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 31<sup>st</sup> March 2023**

# Leighton-Linslade and District Citizens Advice

## Bureau

### General Information for the Year ended 31<sup>st</sup> March 2023

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

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

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

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

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

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

## **Principal Activity and Public Benefit**

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

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

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

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

## **Directors and Trustees**

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

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

## **Management of the Company**

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

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

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

### **Independent Examiner:**

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

### **Bankers:**

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

# Financial Review

## Central Bedfordshire Council

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

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

## Leighton-Linslade Town Council

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

## Money Advice and Pensions Service

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

## **The Wixamtree Trust**

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

## **Fundraising/Donations**

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

## **Expenditure**

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

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

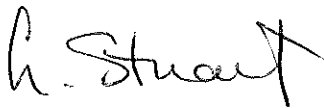
The policy on reserves is to aim to maintain sufficient cash reserves to cover six months of normal expenditure, with a minimum of three months. At the end of March 2023 our total reserves of £169,080 representing close to 10 months of planned expenditure. For the year to 31 March 2024, unfortunately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

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

### **Independent Examiner**

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

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



**Lynn Stuart**  
Chair



**Olufunto Agbeniga**  
Treasurer (interim)



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

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

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

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

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

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

The directors acknowledge their responsibilities for:

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

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

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

**L Stuart**



**O Agbeniga**



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

## **1. COMPANY INFORMATION**

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

## **2. STATEMENT OF COMPLIANCE**

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

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

## **3. PRINCIPAL ACCOUNTING POLICIES**

### **(i) Basis of preparing the financial statements**

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

### **(ii) Going concern**

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

### **(iii) Incoming resources**

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

### **(iv) Resources expended**

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

### **(v) Pension contributions**

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

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

**3. PRINCIPAL ACCOUNTING POLICIES continued**

**(vi) Tangible fixed assets**

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

Office furniture and equipment – 20% on cost

**(vii) Debtors**

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

**(viii) Creditors**

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

**(ix) Funds**

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

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

**(x) Volunteers' Time**

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

**4. OPERATING SURPLUS/(DEFICIT)**

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

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

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

**5. TAXATION**

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

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

**6. INCOMING RESOURCES**

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

**Charitable Activities**

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

**Other**

Other income includes participation in training programmes.

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

**7. CHARITABLE ACTIVITIES**

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

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

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

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

**8. OTHER COSTS**

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

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

**9. TANGIBLE FIXED ASSETS**

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

**10. DEBTORS**

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

**11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

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

**12. OPERATING LEASE COMMITMENTS**

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

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

**13. MOVEMENT IN FUNDS**

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

**14. ANALYSIS OF FUNDS**

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

**15. PENSION COSTS**

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



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

**16. RELATED PARTY TRANSACTIONS**

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

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

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

### Responsibilities and basis of report

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

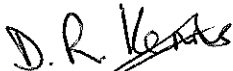
Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act').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

### Independent examiner's statement

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

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

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



D R KERINS FCCA

For and on behalf of:

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

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



Leighton-Linslade

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**Leighton-Linslade and District Citizens Advice**

**Company number: 5957866**

**Registered charity number: 1117337**

**[www.leightonlinsladecab.org.uk](http://www.leightonlinsladecab.org.uk)**