



Leighton-Linslade

# Annual Report 2021-22

**Citizens Advice Leighton-Linslade (CALL)**



# Citizens Advice Leighton-Linslade

Bossard House  
West Street  
Leighton Buzzard  
LU7 1DA

Administration line: 01525 374589

Opening hours for telephone calls

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

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 2021 and 31<sup>st</sup> March 2022, we had over 50 people giving up their free time to volunteer at our Citizens Advice office.

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

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

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

<b>Directors and Trustees 1 April 2021– 31 March 2022</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>Ramin Nassajpour Esfahani</b>		<b>Joined 11/8/2021</b>
<b>Isabel Varey</b>		<b>Joined 27/09/2017</b> <b>Left 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>Olufunto Agbeniga</b>	<b>Treasurer (interim)</b>	<b>Joined 10/11/2021</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>Caroline Whitelegge</b>		<b>Joined 05/04/2017</b> <b>Left 13/05/2021</b>

<b>Staff 1 April 2021– 31 March 2022</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>Karriane Wilson</b>	<b>Universal Credit Adviser</b>	<b>Left 9/9/2021</b>
<b>Melanie Harvey</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**

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

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

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

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

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

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

# Chief Officer's Report

**Kash Karimzandi**

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

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

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

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

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

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

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

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

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

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

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

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

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



# Key Statistics

Citizens Advice Leighton Linlade (member)

01/01/2022 - 01/04/2022



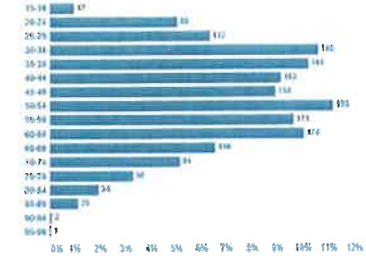
## Summary

Clients	2,221
Out of client contacts	146
Issues	6,798
Activities	6,874
Cases	2,644
Outcomes	

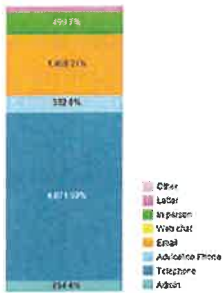
## Issues

Issues	Issues	Clients
Banks & Fin. credits	1,408	307
Benefits Universal Credit	758	278
Charitable Support & Food Bank	1	1
Consumer goods & services	395	129
Debt	421	317
Education	80	33
Employment	469	282
Financial services & capability	124	83
GYA & staff Crime	28	25
Health & community care	157	106
Housing	492	415
Immigration & Asylum	210	21
Legal	338	224
Other	205	134
Racism/sex & family	552	353
Tax	77	54
Travel & transport	187	123
Utilities & communications	122	76
Grand Total	6,788	

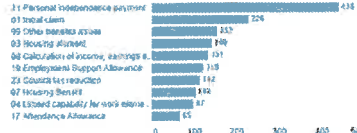
## Age



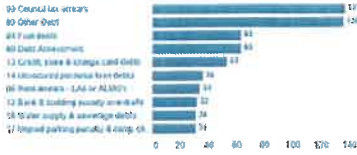
## Channel



## Top benefit issues



## Top debt issues



## Gender



## Disability / Long-term health



## Ethnicity



# Research and Campaigns

**Karen Banfield**

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

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

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

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

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

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

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

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

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

# Money Advice

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

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

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

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

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

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

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

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

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

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

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

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

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

# Training

## Lynn Graves - Training Supervisor

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

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

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

Future plans include:

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

# An Adviser's View

**Steve Goodlad**

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

And then, you know what happened!

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

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

## Our Clients' Views

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



Thank you very much for your support and kindness

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

Very friendly and understanding nothing is a bother to them

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

The help has improved my health and life security



Co Reg No: 05957866



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

**Directors Report**

**and**

**Financial Statements**

**for the Year ended 31<sup>st</sup> March 2022**

# Leighton-Linslade and District Citizens Advice Bureau

## General Information for the Year ended 31<sup>st</sup> March 2022

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

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

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

Leighton-Linslade and District Citizens Advice Bureau (CALL) was incorporated on 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
- Mr R Nassajpour Esfahani
- Ms T Wilmott
- Ms J Matthews
- Ms C Cunningham
- Mr G Finch
- Ms O Agbeniga
- Mr Iain Holloway-McLean
- Mr D Leonard
- Ms F Milne
- Mrs I Varey – resigned 10/11/2021
- Mrs C Whitelegge – resigned 13/05/2021

## **Management of the Company**

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

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

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

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

**Independent Examiner:**

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

**Bankers:**

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

## **Financial Review**

### **Central Bedfordshire Council**

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

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

### **Leighton-Linslade Town Council**

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

### **Money Advice and Pensions Service**

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

### **Help to Claim project**

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

### **Fundraising/Donations**

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

### **Expenditure**

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

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

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

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

### **Independent Examiner**

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

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



Lynn Stuart  
Chair



Olufunto Agbeniga  
Treasurer (interim)

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

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



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

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

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

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

The directors acknowledge their responsibilities for:

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

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

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

L Stuart



O Agbeniga



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

**1. COMPANY INFORMATION**

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

**2. STATEMENT OF COMPLIANCE**

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

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

**3. PRINCIPAL ACCOUNTING POLICIES**

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

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

**(ii) Going concern**

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

**(iii) Incoming resources**

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

**(iv) Resources expended**

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

**(v) Pension contributions**

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

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

**3. PRINCIPAL ACCOUNTING POLICIES continued**

**(vi) Tangible fixed assets**

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

Office furniture and equipment – 20% on cost

**(vii) Debtors**

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

**(viii) Creditors**

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

**(ix) Funds**

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

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

**(x) Volunteers' Time**

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

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

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

	<b>31.3.2022</b>	<b>31.3.2021</b>
	<b>£</b>	<b>£</b>
Depreciation - owned assets	<u>-</u>	<u>-</u>
Directors'/trustees' emoluments and other benefits	<u>-</u>	<u>-</u>

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

**5. TAXATION**

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

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

**6. INCOMING RESOURCES**

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

**Charitable Activities**

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

**Other**

Other income includes participation in training programmes.

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

**7. CHARITABLE ACTIVITIES**

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

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

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

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

**8. OTHER COSTS**

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

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

**9. TANGIBLE FIXED ASSETS**

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

**10. DEBTORS**

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

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

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

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

**12. OPERATING LEASE COMMITMENTS**

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

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

**13. MOVEMENT IN FUNDS**

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

**14. ANALYSIS OF FUNDS**

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

**15. PENSION COSTS**

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

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

**16. RELATED PARTY TRANSACTIONS**

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



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

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

### **Responsibilities and basis of report**

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

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

### **Independent examiner's statement**

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

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

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



D R KERINS FCCA  
For and on behalf of:  
Ad Valorem Accountancy Services Limited  
2 Manor Farm Court  
Old Wolverton Road  
Old Wolverton  
Milton Keynes MK12 5NN

Dated.....5/12/2022.....



Leighton-Linslade

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**Leighton-Linslade and District Citizens Advice**

**Company number: 5957866**

**Registered charity number: 1117337**

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