

Annual Report 2019/20

Citizens Advice Leighton-Linslade (CALL)



Leighton-Linslade

Citizens Advice Leighton-Linslade

Bossard House

West Street

Leighton Buzzard

LU7 1DA

Administration line: 01525 374589

Opening hours for drop-in callers.

	Morning	Afternoon
Monday	10am to 1pm	4pm to 6.30pm
Tuesday	10am to 1pm	2pm to 4pm
Wednesday	10am to 1pm	2pm to 4pm
Thursday	10am to 1pm	2pm to 4pm
Friday	10am to 1pm	closed

Telephone advice line: 01525 373878

This service is available during the drop-in hours shown above.

Online advice: www.leightonlinsladecab.org.uk

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Our People



During the period 1st April 2019 and March 31st 2020, we had over 50 people giving up their free time to volunteer at our Citizens Advice office. We are still recruiting new volunteers and have a number being trained currently.

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

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

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

Directors and Trustees 1 April 2019 – 31 March 2020		
Eryl Hardman	Chair	Left 12/02/20
Isabel Varey	Treasurer/Co Secretary	
Paul Targett	Secretary	Left 12/02/20
Sam Ambrose		
Caroline Whitelegge		
Lynn Stuart	Chair	From 12/02/20
Katharine Reedy		Left 17/07/19
Tara Willmott		

Staff 1 April 2019– 31 March 2020		
Kash Karimzandi	Chief Officer	
Karen Banfield	Advice Services Manager	
Lynn Graves	Training Supervisor	
Kate Cook	Money Adviser	
Adele Thompson	Money Adviser	
Karen Sims	Money Admin/Session supervisor	
Karriane Wilson	Universal Credit Adviser	
Melanie Harvey	Administrator	

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

Bankers
CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

Chair's Report – Lynn Stuart Interim Chair

Citizens Advice Leighton and Linslade (CALL) provides free, independent and confidential advice to anyone who needs it. We help people to access benefits that they are entitled to, help clients deal with their debts, housing, employment issues and many more areas.

CALL has had a successful year, with the impact of the Corona virus pandemic presenting the service with unprecedented challenges. These have been met with speed and fortitude by the staff and volunteers. The face-to-face service stayed open for as long as it was safe and legal, and was replaced by a phone and email service which was set up immediately prior to the end of the financial year.

We saw more than 2,400 clients covering more than 110,000 issues up until 31st March 2020 with all of our surveyed clients saying they would recommend our service to others. This illustrates the success of the service although clearly the impact of Lockdown which started before the end of the financial year, is not part of the remit of this report.

This success is due to the hard work and dedication of the eight paid staff led by the Chief Officer, Kash Karimzandi, and our 50-strong band of amazing volunteers. Our volunteers are a committed and enthusiastic team of people, who stay with the service for many years – one is still working with us after 24 years. Sadly we said goodbye to another adviser this year after 22 years of service. 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.

CALL, although part of a national organization, is an independent charity. We are receiving generous funding from Central Bedfordshire Council (CBC) as well as Leighton Buzzard Town Council (LLTC). This year we have also secured continued project funding which has enabled us to keep providing specialist money advice. Our talented Board of Trustees continues to organise fundraising initiatives although clearly the current pandemic situation has curtailed this.

I would like to express the thanks of the staff, volunteers, and trustees to our retiring Chair, Eryl Hardman, who has provided the service with her expertise for over 6 years. We must also say goodbye to Paul Targett, who was a trustee for

over 5 years and served as Vice Chair, Treasurer and Company Secretary. We wish them both well in the future. The Board of Trustees has conducted a publicity campaign recently to recruit trustees and a new Chair, to maintain the numbers and skills of the Board.

So, it is a big 'thank you' to all who help CALL be such a wonderful asset to our community and we look forward to another successful, but hopefully, less traumatic year.

Chief Officer's Report – Kash Karimzandi

We've had another busy year with 2485 clients seen up until 31st March 2020, covering over 112,128 separate issues. Once again, the number of clients is broadly similar to the number we saw in the last financial year, the number of issues clients need help with has increased. Whilst we were fortunate enough to have a fantastic client survey response of 100% saying they would recommend our service to others, our volunteer advisers work hard 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 – although it is worth noting that Debt has actually slightly overtaken Benefits which is a sobering sign of the times. Helping our clients navigate the relatively new Universal Credit benefit is our main benefit area. In terms of debt, we most frequently advised on Council Tax arrears followed by Credit/Store card debt and then Debt Relief Orders.

In terms of funding, we continue to receive generous grants from both Central Bedfordshire Council and Leighton Linlode Town Council which support our core services and allow 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 were fortunate enough to secure continued funding from the Money Advice and Pensions Service (previously the Money Advice Service) which allowed us to expand our money advice team to include a trainee. In the coming financial year, we now know we will continue to receive this funding and (with careful budgeting) we have been able to take on a further trainee. By increasing the size of our money advice team, we will be able to support our volunteer advisers with the growing need for specialist debt advice. We will also be able to help more clients with complex needs and debt issues that require a more personalized one-to-one approach.

This year we also received a small amount of funding from the Help to Claim project arising out of the partnership between the Department of Work and Pensions and National Citizens Advice. This has allowed us to take on a dedicated Universal Credit Adviser who has worked tirelessly to ensure that the vulnerable clients of our town get the help and support they need to submit claims for Universal Credit and receive their first payments. She is ably

supported in this by our volunteer advisers who are now fully trained in the Universal Credit system and therefore able to help more people get the money to which they're entitled.

Sadly, the fundraising initiatives usually organised by our Board of Trustees have not been able to come to fruition this year and it looks likely that the current crisis will prevent us from fundraising via our usual events for some time yet. Fortunately, we continue to receive a number of generous donations, both regularly and as a one-off and continue to use features like Amazon Smile and Just Giving to boost our funds.

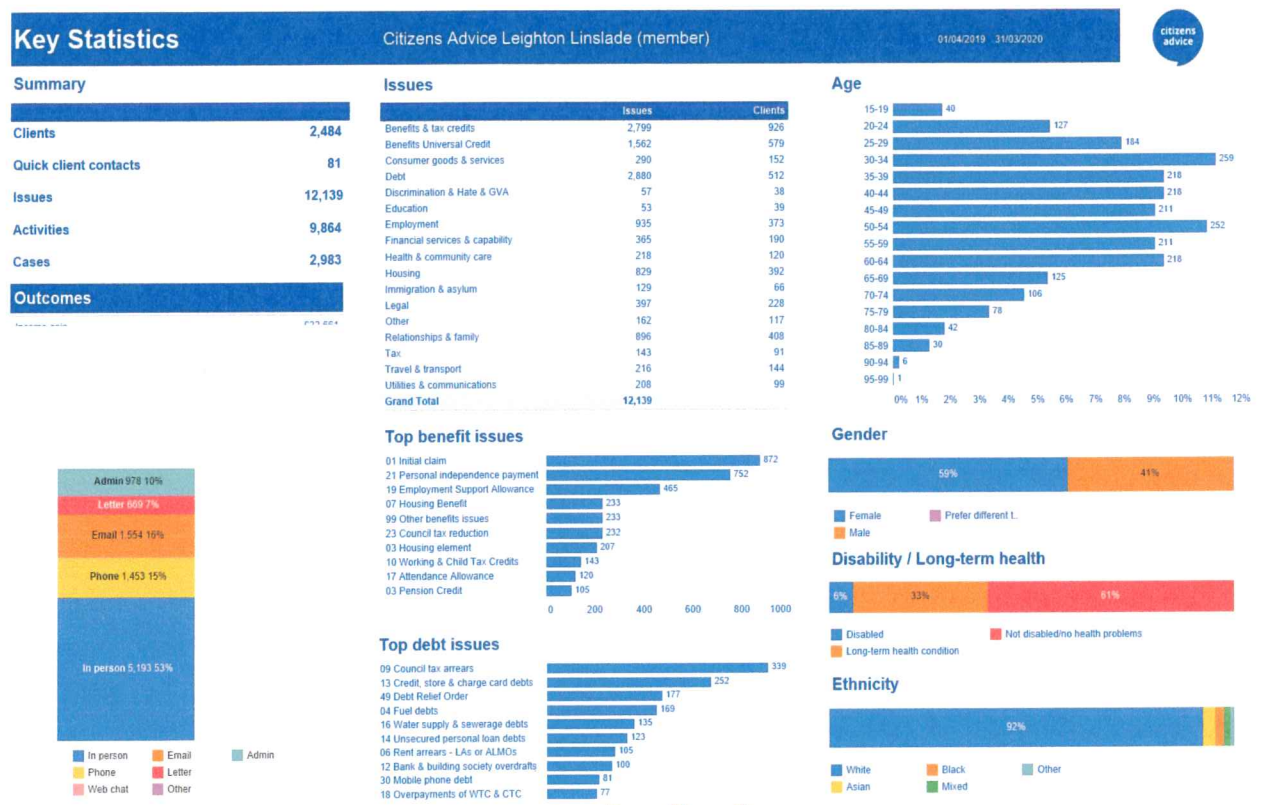
This year we have undertaken a number of community initiatives and worked locally and alongside national campaigns to address unfair policy and practice issues proactively. We have worked with the Local Authority on the particular issue of the use of Enforcement Agencies; strengthening existing relationships with the Council Tax and Parking Fines Department, to ensure our clients with vulnerabilities or complex issues are dealt with sensitively, and working with local funeral homes to investigate the cost of funeral packages, to give clients information and peace of mind. National Campaigns included Energy Saving Week and Scam Awareness. As part of this campaign, I enjoyed a visit to a local community home speaking to residents about how to avoid scams.

We continued to run a fortnightly outreach session at Bassett Road Surgery and to visit Tactic (Teenage Advice and Information Centre) on an ad hoc basis. Sadly, we've had to suspend these visits during the pandemic but hope to re-start this as soon as possible. We're fortunate enough to be able to offer our clients pro-bono advice from local solicitors firms' Duncan Lewis (Natasha Khakhar and Hemna Fargi) and Austin & Carnley (David Backhouse and Deborah Neiteler) who have continued to support our clients during lockdown by telephone and email.

Sadly this year we said goodbye to our Chair, Eryl Hardman and our Company Secretary Paul Targett, both of whom have been enormously supportive of our work and of me personally in my first year as Chief Officer. Earlier on in the financial year, we also said goodbye to long-standing Trustee Katherine Reedy although we hope to continue working with her on our future fundraising concerts. We're sad to see them go but wish them all the very best in their new ventures.

During this year we had 45 volunteer advisers and 6 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 £320,000 for this year. This clearly illustrates the significant contribution our volunteers make and I would like to personally thank each and every volunteer for their hard work and commitment to Citizens Advice Leighton Linslade. Without them, we would not be able to offer free, independent, impartial and confidential advice to anyone who needs it, whoever they are and whatever their issue.



Key Statistics

Research and Campaigns - Karen Banfield

The work that the Citizens Advice service does, is in two broad categories, helping clients with the problems they face and working to try and effect change. It is the latter that involves the local offices doing work at a local level, and feeding back information for the national office to make reports and attend meetings with those who could influence changes to policy. The national office meet regularly with government departments to discuss what plans they have and therefore can try and avoid predicted problems, before they are ever set in stone. This is especially true for welfare benefits and in particular Universal Credit. The local offices are asked to enter codes for the topics they are advising on, along with short anonymous evidence forms, as part of their case recording. This is then used by the national office as evidence of the breadth of work the service does, as well as identifying trends and emerging problems.

At a local level, we continue to meet with the other Citizens Advice offices in Hertfordshire and the rest of Bedfordshire, to share good practice and discuss any joint projects. One of the issues raised by St Albans office, was the disparity of cost between the funeral directors working in the city. This prompted them to undertake research and produce a leaflet of things clients should look around for, in particular to shop around. This inspired us to do some investigation as to the local situation and volunteer Maggie Davidson was able to help with some of the preparation. Visits were then made to both the funeral directors in town and it became clear that the Leighton Buzzard/Linslade experience was different to St Albans and there were similar costs from each of them, for similar services. Whilst we didn't have the same need to encourage clients to shop around, the exercise was useful to have the opportunity to meet the funeral directors and explain what help Citizens Advice can give someone recently bereaved, including paperwork and benefit claims.

As well as doing local investigations, we also try and take part in the campaigns led by the national office. We used their resources to publish online and in the office, the message of the Big Energy Saving Week to encourage checking tariffs and switching if there's a better deal. There were free thermometers for clients to take away and using Facebook and Twitter, we posted top 20 tips over the week. We have also participated again in the Scams Awareness campaign, trying to raise awareness of the common traps people can fall into if they aren't on the lookout for them.

National Office originally instigated a Council Tax Collection Protocol, they were asking local offices to liaise with their local authorities to ask them to implement. This led to regular meetings with the head of council tax recovery. This year's meeting was again also attended by the other local Citizens Advice offices, Mid Beds and Dunstable, who are also funded by the same council. This has strengthened relationships so that a fast track referral system is in place for clients the council identify as needing help and also an easy route to raise complaints, in particular about enforcement agent (bailiff) behaviour. This was necessary when a client reported that they had been threatened with arrest if they didn't pay, which is beyond the agent's power. As soon as Central Bedfordshire Council were made aware, they contacted the agents to ensure this was not repeated.

Encouraged by the close working relationship with the Council Tax department, we also sought a meeting with the Parking Enforcement Team. We were able to explain that we had concerns that clients were prioritising payments for parking infringements once Enforcement Agents were involved, despite the debt being non-priority. It meant that priority debts such as rent and council tax weren't affordable. There was no policy in place to assist someone in financial difficulties. The team agreed to respond to requests for time to pay and also to withdraw the accounts from Enforcement Agents and restore the penalty to the original amount. This can have considerable savings for a client as the debts can escalate to a few hundred pounds.

We continue to participate in the network surveys that National Office put out each month, to test the issues that are emerging and feedback on specific areas they see that are of concern.

Money Advice - Kate Cook

The Money Advice team's role is two-fold. One is to undertake casework for the most vulnerable clients who are unable to manage their debts and secondly to support the work of the generalist advisers who are advising on debts. Clients are often having to cope with physical and mental health problems, addictions, or bereavement, and many have complex issues such as benefits, immigration and housing, which need resolving before we can move forward with a suitable debt solution.

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

Once their finances have stabilised, emergencies have been dealt with and a suitable option for dealing with their debts has been identified, we will help to implement that option.

With our most vulnerable clients we do the casework for, we need to help them end the stress of being in debt by using an appropriate remedy. We are therefore often working towards helping submit bankruptcy applications, Debt Relief Orders (DROs) and write off requests. Many of these clients have little or no surplus income to repay their debts, and often have negative budgets. This means they cannot afford to pay for their essentials, let alone start repaying their debts.

Client can be in work, but have such a low income they need to be topped up by benefits. Unfortunately, benefit rates have been frozen since 2015 until 2020, meaning that they do not keep up with the cost of living, even on a very modest budget. A high proportion of their income is spent on fixed costs like rent and utilities, and Citizens Advice research shows that the people we help with negative budgets, are more likely to be women, disabled people and people with a long-term health condition.

In terms of our client profile the people we help are aged between 20 and 80 years old and owe anything from £2,600 to £52,000. All the clients we have done casework for live in rented accommodation. Most are in social housing, but often

their benefit is capped because they have a 'spare bedroom', so any help they might receive for their housing costs from benefits is limited. Those clients who rent privately often have very high rents but are unable to move because of a lack of affordable housing, a poor credit rating, or no funds for a deposit or rent in advance.

The Money Advice team is only two part time advisers - Kate and Adele assisted by Karen Sims for their admin work. As well as the casework, they also work very closely with the generalist advisers, who are the ones clients are in contact with, right from the beginning. These advisers are trained to a very high standard and so can help with all the important steps of helping maximise income, reduce expenditure, identify priority and non-priority debts and agreeing strategies to bring finances under control. Inevitably, there are a lot of technical issues that crop up in their dealings with clients and this is where the support of the Money Advice team is invaluable. They can explain more complex issues and discuss tactics for negotiation. By all of the advisers being able to advise on debt issues, the office is able to deal with many more clients than if just the Money Advice team were acting. But having their expertise on hand, everyone has confidence that there is support and assistance always available.

The generalist advisers often help clients negotiate with their priority creditors and before lockdown, it was a regular occurrence to be speaking to the enforcement agents instructed to collect council tax. They also regularly make calls to landlords and utility suppliers to get arrangements put in place.

We continue to benefit from additional funding from the Money and Pensions Service and are achieving the targets set for us. We have also successfully navigated our first peer review, as required by the funder, which was managed by an external company and proved very time-consuming. The review process will be managed by Citizens Advice in the future which we hope will result in a much-reduced administrative burden.

Our clients continue to give us wonderful feedback – in our most recent client survey one of our casework clients said: "Kate is an amazing person and helped me with everything. I couldn't have done it without her. Thank you for everything you have done and continue to do."



Training - Lynn Graves

Most trainees take about a year to achieve their Certificate in Generalist Advice work having undertaken at least 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. We are fortunate that the supply of volunteers has continued unabated this year. We also benefit from the contribution of volunteers who come to gain work experience or to help with administration.

This year we have become involved in the Money Advice Service Project and all our Advisers are now accredited to give Debt advice. This has involved all our staff and volunteers undertaking a considerable amount of further training and assessment which dominated training provision in the earlier part of the year.

Ongoing training is provided for all volunteers and staff throughout the year. This is delivered through a combination of external courses, forums, online learning, staff meetings and guest speakers. This year we have undertaken the following in-house training:

- Supporting clients to make claims for Universal Credit
- Discrimination in the Travelling Community (presentation by Lynn Stuart)
- Citizens Advice Gambling Support Service (guest speaker)
- Recognising and advising clients who have experienced Domestic Abuse (in house)
- Identifying and advising about Hate Crime (guest speaker from Central Beds Police)
- The Equality Act 2010 (guest speaker from Central Beds)
- The work of PohWer who offer advocacy and advice to vulnerable clients (guest speaker)

Future plans include:

- Training for all staff and volunteers to use the new learning platform 'Docebo'
- Supporting clients with applications to the EU Settlement Scheme



Universal Credit

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

Universal Credit went live in our area in November 2018 and we received a small amount of funding towards the end of the financial year 2018/19 to help with those applications. In the financial year 19/20, due to the huge increase in applications, we decided early in the year to recruit a specialist Universal Credit adviser so that members of our local community who needed help to make a claim would receive the best possible service. The funds we received would only cover the cost of a part-time post of 15 hours a week. We were lucky enough to find Karriane who joined us in May 2019. She completed her training in record time and was able to start seeing clients in June 2019.

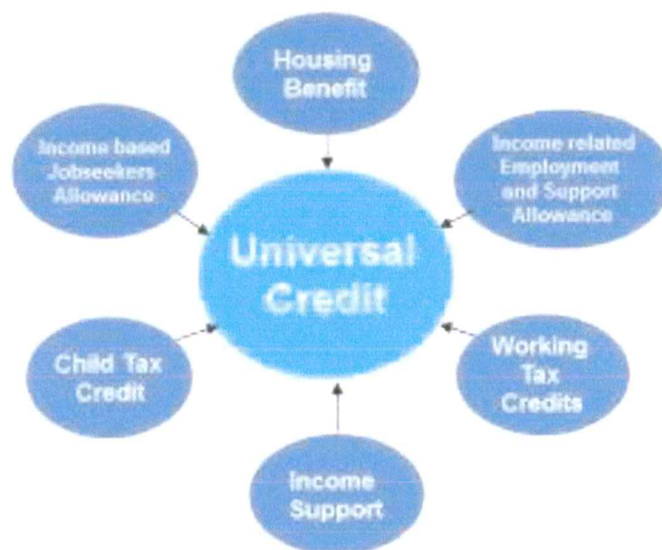
Karriane offers all potential claimants a complete "benefits check" or triage, the purpose of which is to ensure that the client is in receipt of all benefits for which they are eligible. A calculation is then completed to enable the client to make an informed decision around whether to make a new claim for Universal Credit. Clients who then wish to apply, can be supported to make digital (online) or non-digital (telephone) claims. Clients are also able to use the public access computer if they wish to make a claim independently following the triage. Information on how to complete both digital and non-digital claims at home is provided for those who require some time to decide what is right for them. Alternatively, clients can book a follow up appointment with the Universal Credit Adviser. Clients can also receive support from the Universal Credit Adviser if they are having difficulties linking claims, submitting claims, or where claims have been rejected for various reasons, including failing habitual residence tests, not be able to verify their identity etc.

In the short time she has been with us, Karriane has helped more than 100 clients to submit a successful Universal Credit claim. She has seen another approximately 50 clients for, for various reasons, decided not to apply. There are a number of reasons for claims not going ahead: this could be where a person is better off on older-style "legacy benefits" such as Tax Credits or Housing Benefit; or they are ineligible due to having too much income or capital. A number of clients have been supported and signposted where Universal Credit would not be the best outcome for them. The claimant commitment had been a concern for several people. Clients were also given information around New Style Job Seekers Allowance and Employment and

Support Allowance where applicable. Several clients were triaged as being eligible for the Severe Disability Premium and advised accordingly.

Karriane also supports clients in ensuring they receive the support they need up until their first payment. Clients are advised on Council Tax Reduction, the Sure Start grant, and any other support that becomes available with a Universal Credit award. Once clients receive their first payment, they are sign-posted back to our general advice service for any ongoing issues they may have - for example, debt or housing. We have been able to incorporate the work of the project into our General Advice work so that our clients continue to receive a seamless and holistic service which deals with all clients, whatever their problem.

When Karriane is unavailable, our volunteers as usual do a fantastic job of ensuring clients continue to receive the help they need. They too have received initial and ongoing training to ensure that they are able to assist clients in working out whether Universal Credit is right for them and how to make a successful application. During the financial year 2019/2020, we have helped nearly 280 clients as part of the Help to Claim project empowering many of those clients to manage their claims online. We are proud of the work we have achieved as a smaller Citizens Advice office and equally proud of Karriane and our team of volunteers and staff who will continue this important work into the next financial year.



An Adviser's View – Sharon Gould

I first joined the Citizens Advice service in 2000 while living in the north west of England. On moving to the Leighton Buzzard area nearly 3 years ago, I knew that I wanted to continue advising and contacted CALL.

The office has been welcoming from the start – both volunteers and staff are always friendly and helpful. It is a pleasure to work here – we always have support for advice and staff are careful not to overburden advisers. It is clear from the client demand that we are providing a much needed service.

Since the lock down in March this year the staff have taken pains to keep in contact and help us volunteers to maintain our skills with zoom meetings, newsletters, case studies and training exercises. (I always look forward to the newsletters - as well as being informative they are very amusing)

More recently I have been coming in to do phone advice – and it is evident that, as before lockdown, the needs of the clients are treated with skill and compassion by all the staff and volunteers. I know that the staff are thinking hard about how to move forward in the current challenging situation and that they have the best interests of advisers and clients in mind at all times.

On a personal level, I feel that I gain as much from volunteering as I put in. The atmosphere in the office is always enjoyable and it is a real privilege to listen to clients' situations and to help. To have a client come to us, often in a state of great anxiety, and to leave, visibly happier, is deeply satisfying.

Our Clients' Views

This year, as usual, we undertook our annual client survey and the results of this were as follows:

- In terms of overall satisfaction 100% of clients were either very happy or happy with our service
- 99% of clients said they would use our service again
- 100% of clients would recommend Citizens Advice to others.
- 96% of clients were either very happy or happy with our opening hours
- 76% of clients were either very happy or happy with the length of wait to see an adviser.

Here are some of the comments we received:

I was strongly recommended to visit Leighton Buzzard Citizens Advice by Social Services - they said you have an excellent service and they could not praise you enough.

Very happy with the support received helping my son's situation.

Good job

Friendly, very helpful.

Excellent service

Keep doing what you are doing :)

Really happy with the help and advice received today can leave and make proper decisions!



Co Reg No: 05957866



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

Directors Report

and

Financial Statements

for the Year ended 31st March 2020

Leighton-Linslade and District Citizens

Advice Bureau

General Information for the Year ended 31st March 2020

	Directors/Trustees	Joined	Resigned
Chair	Eryl Hardman	16/10/2014	12/2/2020
Acting Chair	Lynn Stuart	16/01/2019	
Treasurer	Isabel Varey	27/09/2017	
Secretary	Paul Targett	17/07/2014	12/2/2020
	Katharine Reedy	17/10/2013	17/7/2019
	Caroline Whitelegge	05/04/2017	
	Tara Willmott	24/10/2018	
	Sam Ambrose	17/4/2019	12/5/2020

Company Secretary	Paul Targett – resigned 12/2/2020 Isabel Varey – appointed 12/2/2020
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Registered Office	Bossard House West Street Leighton Buzzard Bedfordshire LU7 1DA
Company Reg. Number	05957866 (England and Wales)
Charity Number	1117337

Independent Examiner	D R Kerins FCCA ECL Howard Watson Smith LLP Chartered Accountants ECL House, Lake Street Leighton Buzzard LU7 1RT
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Bank	CAF Bank Ltd 25 Kings Hill Avenue, Kings Hill West Malling Kent ME19 4JQ
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Company Status

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

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

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

Principal Activity and Public Benefit

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

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

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

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

Directors and Trustees

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

- Ms E Hardman – resigned 12/2/2020
- Mrs I Varey
- Mr P Targett – resigned 12/2/2020
- Mrs K Reedy – resigned 17/7/2019
- Mrs C Whitelegge
- Ms T Wilmott
- Ms L Stuart
- Mr S Ambrose – appointed 17/4/2019 resigned 12/5/2020

Management of the Company

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

Members of the charitable company guarantee to contribute an amount not exceeding £1 to the assets of the charitable company in the event of a winding up. The total number of such guarantees at 31st March 2020 was 19.

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

Independent Examiner:

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

Bankers:

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

Financial Review

Central Bedfordshire Council

Central Bedfordshire Council (CBC) continues to be the principal source of funding for the three Local Citizens Advice (LCAs) which cover the area: Dunstable, Leighton Linslade 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 was maintained in 2019/2020 at the same level as the previous year for which the three LCAs are very grateful. In addition CBC provided a further £40,000 to be shared equally between the three LCAs to fund additional opening hours for. This was first granted in 2013 and was subsequently renewed so that the additional hours are currently funded to the end of the financial year 2019/20. It is unlikely that this will be renewed going forward. 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 2019/20 was £21,627. These funds are unrestricted.

Money Advice Service

In October 2018, we were awarded funding from the Money Advice Service (MAS) to deliver debt advice. We received the sum of £51,916 during the financial year 2019/20 most of which was spent on salaries (including dedicated members of staff to deliver specialist debt advice) and training. These funds are restricted and the project will continue to be delivered until at least the end of March 2021 although the MAS has now been amalgamated into a new body known as the Money and Pensions Service (MAPS).

Help to Claim Project

The Help to Claim project is a joint partnership between the Department of Work and Pensions and National Citizens Advice to assist those clients who need support in applying for Universal Credit online. The project was initially called Universal Support until April 2019 when it was launched as Help to Claim. The project funds are restricted and the project is expected to continue until at least March 2021. In the financial year 2019/20, we received the sum of £17,976 most of which was spent on salaries (including a dedicated Universal Credit adviser) and training.

Wixamtree Trust

We did not receive any further funds for this Trust for the financial year 2019/20 due to our continued involvement in the MaPs project to deliver specialist debt advice.

Fundraising/Donations

We did not hold a specific fundraising event in the financial year 2019/20. Through generous donations from various local organisations and individuals, we raised a total of £2,072 which includes regular donations.

Expenditure

Expenditure at CALL amounted to £164,169 which is a 20.3% increase from last year. This expenditure is in line with our increased income of £170,730 which is 13.0% increase from last year. The nature of restricted funding has required related expenditure according to the mandates of each project – for example, the MAS project requirement of 1 full time and 1 part time money advisers where we had 2 part time money advisers prior to the project.

This means that we ended the year with a surplus of £6,561 this year compared to a surplus of £14,616 the previous year. This is much more favourable than the original forecast thanks to the income from the two projects, MAS and Help to Claim.

The policy on reserves is to aim to maintain sufficient cash reserves to cover six months of normal expenditure, with a minimum of three months. At the end of March 2020 our

total reserves of £119,197 represented close to 10 months of planned expenditure. For the year to 31 March 2021, based on current projected levels of income and expenditure, we anticipate operating at a surplus in the region of £21,901. Whilst this is encouraging, this is by no means guaranteed so we have a very active fundraising committee who continue to work hard identifying additional sources of income and revenue generating activities. In the meantime the trustees have decided to continue to operate the extended operating hours during the current financial year. The longer term sustainability of continuing this activity will be closely monitored.

Covid-19

We have retained the same level of grants/funding during the period Covid-19 has impacted our sector, namely March 2020 to the present date. We continue to provide our services but are not assisting face to face. We spent a moderate amount on PPE to prepare to protect our staff and volunteers. We have applied for specific funding to purchase hardware to increase our capacity to give telephone advice both on and off site. Our operating expenditure continues at approximately the same level and fortunately we have not had to make any staff redundant or use the Government furlough scheme.

Independent Examiner

Our Independent Examiner, ECL Howard Watson Smith LLP have kindly agreed to continue in office and we are indebted to them once again for their services which they have provided at a fee of £480 including VAT.

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

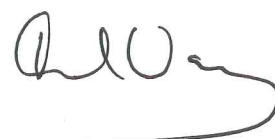
LYNN STUART

ACTING CHAIR



ISABEL VAREY

TREASURER



LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
For the year ended 31 March 2020

	Notes	31.03.20 Unrestricted Funds £	31.03.20 Restricted Funds £	31.03.20 Total Funds £	31.03.19 Total Funds £
INCOME AND EXPENDITURE					
Income and endowments from:					
Grants	6	96,463	69,892	166,355	140,126
Donations and legacies	6	2,072	-	2,072	2,417
Voluntary income total		98,535	69,892	168,427	142,543
Charitable activities	6	-	-	-	6,388
Investments		1,314	-	1,314	1,235
Other	6	989	-	989	900
Total Incoming Resources		<u>100,838</u>	<u>69,892</u>	<u>170,730</u>	<u>151,066</u>
Expenditure on:					
Charitable activities	7	93,891	69,220	163,111	135,091
Other	8	386	672	1,058	1,359
Total Expenditure		<u>94,277</u>	<u>69,892</u>	<u>164,169</u>	<u>136,450</u>
Net Income/(Expenditure)		6,561	-	6,561	14,616
Transfer between funds		-	-	-	-
Net movement of funds		6,561	-	6,561	14,616
Reconciliation of funds:					
Total funds bought forward		<u>112,136</u>	<u>500</u>	<u>112,636</u>	<u>98,020</u>
Total funds carried forward		<u>118,697</u>	<u>500</u>	<u>119,197</u>	<u>112,636</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
Company Registered Number 05957866
BALANCE SHEET
As at 31 March 2020

	Notes	31.3.2020		31.3.2019	
		£	£	£	£
FIXED ASSETS					
Tangible assets	9		-		-
CURRENT ASSETS					
Debtors	10	1,439		3,206	
Cash at bank and in hand		<u>121,938</u>		<u>113,332</u>	
		123,377		116,538	
CREDITORS					
Amounts falling due within one year	11	<u>4,180</u>		<u>3,902</u>	
NET CURRENT ASSETS			<u>119,197</u>		<u>112,636</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>119,197</u>		<u>112,636</u>
 FUNDS OF THE CHARITY					
Unrestricted funds:					
General reserve	13	118,697		112,136	
Restricted Funds	13	<u>500</u>		<u>500</u>	
			<u>119,197</u>		<u>112,636</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 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 the 12th August 2020 and were signed on its behalf by:

L Stuart

L. Stuart

I Varey

I. Varey

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2020

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 2020 and funding secured for Leighton Linslade and District Citizens Advice Bureau for 2020/21 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 2020

3. PRINCIPAL ACCOUNTING POLICIES continued

(vi) Tangible fixed assets

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

Office furniture and equipment – 20% on cost

(vii) Debtors

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

(viii) Creditors

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

(ix) Funds

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

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

(x) Volunteers' Time

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

4. OPERATING SURPLUS/(DEFICIT)

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

	31.3.2020	31.3.2019
	£	£
Depreciation - owned assets	=====	=====
Directors'/trustees' emoluments and other benefits	=====	=====

No trustee received any emoluments or benefits during the year (2019: none). No trustees were paid travelling expenses (2019: 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 2020

6. INCOMING RESOURCES

	31.3.2020	31.3.2020	31.3.2020	31.3.2019
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Grants				
Central Bedfordshire Council - cash grant aid	61,295	-	61,295	61,295
Central Bedfordshire Council - additional hours funding	13,333	-	13,333	13,333
Leighton Linslade Town Council	21,627	-	21,627	20,936
Citizens Advice - Universal Support Early Mobilisation payment	-	-	-	5,859
Citizens Advice - Money Advice and Pension Service grant	-	51,916	51,916	24,048
Citizens Advice - Help to Claim grant Wixamtree	-	17,976	17,976	1,968
	-	-	-	8,000
Miscellaneous grants (non-repeating)	<u>208</u>	<u>-</u>	<u>208</u>	<u>4,687</u>
	<u>96,463</u>	<u>69,892</u>	<u>166,355</u>	<u>140,126</u>
Donations and Legacies	<u>2,072</u>	<u>-</u>	<u>2,072</u>	<u>2,417</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 2020

7. CHARITABLE ACTIVITIES

	31.3.2020	31.3.2020	31.3.2020	31.3.2019
	£	£	£	£
	Unrestricted	Restricted	Total	Total
Staff costs:				
Salaries	77,520	49,507	127,027	100,177
Social security costs	3,131	2,961	6,092	4,644
Pension costs	<u>1,449</u>	<u>737</u>	<u>2,186</u>	<u>1,259</u>
	82,100	53,205	135,305	106,080
Support costs:				
Rent	2,294	5,205	7,499	7,500
Travel, training and volunteer expenses	1,481	2,623	4,104	4,932
Insurance, stationery, telephone and other office expenses	7,971	8,106	16,077	15,404
Other overheads	<u>45</u>	<u>81</u>	<u>126</u>	<u>1,175</u>
	<u>93,891</u>	<u>69,220</u>	<u>163,111</u>	<u>135,091</u>

The average monthly number of employees during the period was 8 (2019: 6).

No employee earned in excess of £60,000 in the year (2019: none).

Trustees and key management personnel received total remuneration and benefits of £60,916 during the year (2018: £63,760).

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 2020 was £480 (2019: £360).

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2020

9. TANGIBLE FIXED ASSETS

Cost	Office furniture & equipment £	Total £
At 1 April 2019	<u>16,165</u>	<u>16,165</u>
At 31 March 2020	<u>16,165</u>	<u>16,165</u>
Depreciation		
At 1 April 2019	16,165	16,165
Charge for the year	<u>-</u>	<u>-</u>
At 31 March 2020	<u>16,165</u>	<u>16,165</u>
Net Book Value		
At 31 March 2020	<u>-</u>	<u>-</u>
At 31 March 2019	<u>-</u>	<u>-</u>

10. DEBTORS

	31.3.2020 £	31.3.2019 £
Trade debtors	-	-
Prepayments and accrued income	<u>1,439</u>	<u>3,206</u>
	<u>1,439</u>	<u>3,206</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.2020 £	31.3.2019 £
Creditors and accrued charges	<u>1,735</u>	<u>1,955</u>
Taxation and social security	<u>2,445</u>	<u>1,947</u>
	<u>4,180</u>	<u>3,902</u>

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2020

12. OPERATING LEASE COMMITMENTS

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

	31.3.2020	31.3.2019
	£	£
Property Lease	<u>1,875</u>	<u>1,875</u>

13. MOVEMENT IN FUNDS

	Balance brought forward	Income	Expenditure	Balance carried forward
	£	£	£	£
Restricted Funds				
Aviva Community Fund	500	-	-	500
Citizens Advice - Money Advice and Pension Service Grant	-	51,916	51,916	-
Citizens Advice – Help to Claim Grant	<u>-</u>	<u>17,976</u>	<u>17,976</u>	<u>-</u>
	<u>-</u>	<u>69,892</u>	<u>69,892</u>	<u>500</u>
Unrestricted Funds				
General Reserve	<u>112,136</u>	<u>100,838</u>	<u>94,277</u>	<u>118,697</u>
	<u>112,636</u>	<u>170,730</u>	<u>164,169</u>	<u>119,197</u>

14. ANALYSIS OF FUNDS

	Net debtors/ creditors	Bank	Totals
	£	£	£
Restricted Funds	-	500	500
Unrestricted Funds	<u>(2,741)</u>	<u>121,438</u>	<u>118,697</u>
At 31 March 2020	<u>(2,741)</u>	<u>121,938</u>	<u>119,197</u>
At 31 March 2019	<u>(696)</u>	<u>113,332</u>	<u>112,636</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 £2,186 (2019: £1,259). There was a liability at 31 March 2020 of £539 (2019: £290) in relation to this pension plan.

LEIGHTON-LINSLADE AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 March 2020

16. RELATED PARTY TRANSACTIONS

There were no related party transactions during the period (2019: £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 2020 which are set out on pages 28 to 36.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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


D R KERINS FCCA

For and on behalf of:

ECL Howard Watson Smith LLP

Chartered Accountants

ECL House, Lake Street

Leighton Buzzard

Bedfordshire LU7 1RT

Dated.....21/09/2020.....



Leighton-Linslade

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

Leighton-Linslade and District Citizens Advice

Company number: 5957866

Registered charity number: 1117337

www.leightonlinsladecab.org.uk