

PERSONAL WHOLENESS TRUST

England & Wales · Charity number 1000837

Details

Other names	COUNSEL FOR LIFE
Status	Registered
Legal form	Trust
Registered	1990-11-09
Register	View on the Charity Commission register

Contact

Address 143 Monkams Lane
Woodford Green
IG8 0NW

Phone 02085041228

Email pwtcfl@aol.com

Website www.cfl.uk.com

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN RELIGION BY SUCH MEANS AS THE TRUSTEES SHALL CONSIDER NECESSARY

Activities: Professional Counselling ServiceRetreats & Pilgrimages

Classification

- **How:** Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** The General Public/mankind

Geography

- Essex
- Norfolk
- Redbridge
- Waltham Forest

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£28,597	£35,491	-	-
2024-03-31	£45,099	£60,629	-	-
2023-03-31	£34,302	£44,622	-	-
2022-03-31	£31,537	£41,496	-	-
2021-03-31	£49,010	£42,671	-	-

Trustees

Name	Role	Appointed
Rev GEOFFREY RICHARDSON	Chair	
DAVID JOHN BLACKLEDGE		
Debra Ann Packford		2025-03-17
Mark Robert Phillips		2025-11-24

PERSONAL WHOLENESS TRUST

England & Wales - Charity number 1000837

Accounts

PERSONAL WHOLENESS TRUST

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2025

PERSONAL WHOLENESS TRUST

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PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2025

The trustees present their report and financial statements of the charity for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and the relevant version of the 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).

OBJECTIVES AND ACTIVITIES

The objective of the charity is to improve people's well-being through care, counselling and training. The principal activity of the charity is to provide professional care and counselling. This is achieved by operating a Counselling Centre in South Woodford where professional counselling takes place and arranging retreats in other locations. The Centre uses the title "Counsel for Life". Through carrying out these activities the trustees have had due regard to guidance published by the Charity Commission on public benefit.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

In 2024/25, the charity continued to demonstrate resilience and strategic adaptability in response to ongoing financial pressures and the wider impact of the cost-of-living crisis. With mental health needs rising across all demographics, our commitment to providing affordable, professional counselling remained central to our mission.

This year marked a significant milestone as we celebrate our 30th anniversary in 2025. We remain deeply rooted in our founding purpose: to offer accessible professional support to those in the community who would otherwise be unable to afford it.

In keeping with our strategic goals, we prioritised marketing to ensure our service is visible in the community. We have also identified new sectors where professional counselling could offer meaningful impact. Initial engagement with these groups has begun, laying the groundwork for future partnerships.

We continue to work to meet the standards required to maintain our BACP Accreditation, which has been successfully renewed until 2028.

This year, the charity has balanced steady progress with new ideas - adapting to change while staying true to our core values of compassion, professionalism, and community care.

During the year 344 counselling sessions have been held (2024: 412).

FINANCIAL REVIEW

The financial results are shown on page 6, a £6,894 deficit (2024: £15,530 deficit) was achieved. A net negative movement of £8,222 on unrestricted funds and a net positive movement of £1,328 on restricted funds.

The trustees gratefully acknowledge the donations totalling £4,149 (2024: £4,270), and the grant of £4,253 (2024: £0) without which some of the activities would not be possible. In addition to financial income, many have given time and expertise without charge.

Funds at 31 March 2025 were £4,869, £2,125 general unrestricted funds, £1,416 designated unrestricted funds and £1,328 restricted funds. These are primarily represented by debtors, cash at bank and creditors. The charity's fixed assets, which have a net book value of £593, are the furniture and equipment needed to run the activities and administration. The charity has no investments.

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2025

Reserves policy

The trustees aim to maintain a balance of general unrestricted reserves in cash and bank accounts (where possible) to equate to 3 months (25%) of annual unrestricted payments excluding those for pilgrimages or retreats, to cover emergency situations that may arise from time to time, including making staff redundant should that be necessary.

General funds

At 31 March 2025 general funds were £2,125 (2024: £10,347), which is below the funds required to meet the reserves policy. The budget for 25/26 predicts that general funds will be £6.5k at 31 March 26, very close to the level required by the reserves policy. The 25/26 budget has been prepared on a conservative basis and assumes counselling fees increase by £2.5k, as a result of the marketing initiatives made, although we are anticipating that income will actually increase by 20% (a £4k increase in total). If a 20% increase in counselling fees is achieved then the reserves policy will be met at 31 March 2026.

Designated funds

The trustees may designate additional unrestricted funds to be retained for an agreed purpose where this is considered to be prudent. Such designated funds are reviewed on an annual basis and returned to the general unrestricted fund in the event that the purpose of their designation is no longer considered to be adequate justification for their retention. A description of each fund together with the intended use of the fund is set out in note 13. At 31 March 2025 designated funds were £1,416 (2024: £1,416).

Restricted funds

At 31 March 2025 restricted funds were £1,328 (2024: £0). A description of each fund together with the specified use of the fund is set out in note 13.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing documents, the trust deed dated 22 January 1990 and the supplemental trust deed dated 4 April 1997. It is an unincorporated charity.

Recruitment and Appointment of Trustees

A list of trustees serving since 1 April 2024 to the date of this report is set out in the reference and administrative details below. Clause 14 and 15 of the trust deed state that new trustees shall be appointed by a resolution at a meeting of the trustees at which there is a majority of the trustees present and that new trustees are required to declare their belief and allegiance to the statement of faith set out in the trust deed schedule.

Management Structure

Trustees

The trustees meet frequently and have overall responsibility for the operation of the charity. They deal with all issues relating to the retreats, staffing and policies. The trustees consider and approve all applications the charity makes for funding. Both trustees are involved in all decisions and consultations between them take place as necessary.

Management Advisory Group

The management advisory group deals with the day to day running of Counsel for Life. It meets regularly to manage and review clinical and operational issues, as well as marketing and finance.

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Charity's Name: Personal Wholeness Trust

Charity Registration Number: 1000837

Principal Address: 10 Crescent Road, London, E18 1JB

Trustees:

During the period the following served as trustees:

Revd. David Blackledge

Revd. Geoffrey Richardson

Debbie Packford (from 17 March 2025)

Mark Phillips (from 24 November 2025)

The charity regards members of the management advisory group as its key personnel. During the period the following served:

Revd. David Blackledge

Donna Gardner

Lori Newton (from 4 November 2024)

Melanie Paterson

James Smith

TRUSTEES' RESPONSIBILITIES

We are required under charity law to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming and outgoing resources for that year.

In preparing those financial statements we are required to:

- select suitable accounting policies and then apply them consistently;
- observe methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue its activities.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable us to ensure that the financial statements comply with Charity Law. We are also responsible for safeguarding the charity's assets and hence for taking reasonable steps towards the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 24 November 2025 and signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESS TRUST

INDEPENDENT EXAMINER'S REPORT

Year ended 31 March 2025

I report to the trustees on my examination of the accounts of the Personal Wholeness Trust for the year ended 31 March 2025.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



C L Farndon ACA
10 Mayfair Gardens
Woodford Green
Essex
IG8 9AB

24 November 2025

PERSONAL WHOENESS TRUST

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from					
Donations and legacies	2a	4,149	0	4,149	4,270
Charitable activities	2b	20,125	0	20,125	40,772
Investments	2c	70	0	70	57
Other	2d	0	4,253	4,253	0
Total income		24,344	4,253	28,597	45,099
Expenditure on					
Charitable activities					
Counselling	3a	29,321	0	29,321	35,783
Retreats	3b	6,170	0	6,170	24,846
Total expenditure		(35,491)	0	(35,491)	(60,629)
Net income / (expenditure)		(11,147)	4,253	(6,894)	(15,530)
Transfers between funds	13	2,925	(2,925)	0	0
Net movements in funds for the year		(8,222)	1,328	(6,894)	(15,530)
Reconciliation of funds:					
Total funds brought forward		11,763	0	11,763	27,293
Total funds carried forward		3,541	1,328	4,869	11,763

All income and expenditure derive from continuing activities.

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

PERSONAL WHOLENESS TRUST

BALANCE SHEET

Year ended 31 March 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible fixed assets	10	593	889
Current assets			
Debtors	11	21,665	5,677
Cash at bank and in hand		27,084	10,367
		<u>48,749</u>	<u>16,044</u>
Creditors: amounts falling due within one year	12	<u>(44,473)</u>	<u>(5,170)</u>
Net current assets		4,276	10,874
Net assets		<u>4,869</u>	<u>11,763</u>
Represented by:			
Unrestricted revenue fund - general	13a	2,125	10,347
Unrestricted revenue fund - designated	13b	1,416	1,416
Total unrestricted funds		<u>3,541</u>	<u>11,763</u>
Restricted funds	13c	1,328	0
Total funds		<u>4,869</u>	<u>11,763</u>

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

The trustees acknowledge their responsibility for ensuring the charity keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out in the statement of Trustees' Responsibilities in the Trustees' Report.

The financial statements on pages 6 to 14 were approved by the trustees on 24 November 2025 and were signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2025

I. ACCOUNTING POLICIES

a) Basis of Preparing the Financial Statements

The financial statements have been prepared in accordance with the relevant version of the 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) and Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the relevant version of the 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been since withdrawn.

The financial statements are presented in sterling, which is the functional currency of the charity, and rounded to the nearest pound sterling.

b) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured reliably.

- i) **Donations and charitable activities income** are recognised as income in the year in when receivable.
- ii) **Interest and dividends including bank interest** are recognised as income when receivable.
- iii) **Grant income** is only recognised when any pre-conditions for entitlement specified by the donor have been met. When grant income is recognised, income is recognised over the length of the grant to which it relates.

c) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources.

d) Tangible fixed assets and depreciation

Individual items of computer equipment used within the charity with a purchase price of over £250 are capitalised, items with a purchase price of £250 or less when the asset is acquired are written off as incurred. Capitalised computer equipment is depreciated on a straight line basis over 4 years.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements is sufficient for the charity to be able to continue as a going concern.

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2025

g) Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The aim and use of each restricted fund is set out in note 13. It is the policy of the trustees to monitor carefully the application of those funds in accordance with the restrictions placed upon them.

g) Judgements and estimates

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are continually evaluated. Revisions to accounting estimates are recognised in the period in which the estimate is revised.

In the view of the trustees there are no sources of estimation uncertainty affecting assets or liabilities at the balance sheet date that are likely to result in a material adjustment to their carrying amounts in the next financial year.

2. INCOME FROM	Unrestricted Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
(a) Donations and legacies				
Donations and gifts	4,149	0	4,149	4,270
	<u>4,149</u>	<u>0</u>	<u>4,149</u>	<u>4,270</u>
(b) Charitable activities				
Counselling fees	10,095	0	10,095	13,630
Counselling fees - Financial assistance	1,270	0	1,270	1,785
Counselling fees - Diocese of Chelmsford	7,725	0	7,725	7,935
Retreats and seminars	1,035	0	1,035	17,422
	<u>20,125</u>	<u>0</u>	<u>20,125</u>	<u>40,772</u>
(c) Investments				
Bank interest	70	0	70	57
	<u>70</u>	<u>0</u>	<u>70</u>	<u>57</u>
(d) Other				
Grants	0	4,253	4,253	0
	<u>0</u>	<u>4,253</u>	<u>4,253</u>	<u>0</u>
Total income	<u>24,344</u>	<u>4,253</u>	<u>28,597</u>	<u>45,099</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2025

3. EXPENDITURE ON	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
(a) Charitable activities				
- Counselling				
Counselling fees	6,946	0	6,946	7,272
Supervision fees	3,480	0	3,480	4,065
Clinical lead	825	0	825	3,960
Professional subscriptions and insurance	957	0	957	878
Bad debts	0	0	0	0
Counsellors' training	60	0	60	0
Other	209	0	209	192
	<u>12,477</u>	<u>0</u>	<u>12,477</u>	<u>16,367</u>
Allocated support costs (see notes 4 and 5)	16,844	0	16,844	19,416
	<u>29,321</u>	<u>0</u>	<u>29,321</u>	<u>35,783</u>
(b) Charitable activities				
- Retreats				
Iona pilgrimage	0	0	0	17,786
Wigwam retreats	845	0	845	1,457
	<u>845</u>	<u>0</u>	<u>845</u>	<u>19,243</u>
Allocated support costs (see notes 4 and 5)	5,325	0	5,325	5,603
	<u>6,170</u>	<u>0</u>	<u>6,170</u>	<u>24,846</u>
Total expenditure	<u>35,491</u>	<u>0</u>	<u>35,491</u>	<u>60,629</u>

4. TOTAL RESOURCES EXPENDED	Direct Costs £	Support Costs £	Total 2025 £	Total 2024 £
Charitable activities				
Counselling	12,477	16,844	29,321	35,783
Retreats	845	5,325	6,170	24,846
	<u>13,322</u>	<u>22,169</u>	<u>35,491</u>	<u>60,629</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2025

5. SUPPORT COSTS ALLOCATION

Finance, governance and staff costs have been allocated on an estimated time basis of the individuals involved. All other costs have been allocated based on an estimate of how much the resource is used by each category. The allocation is:

	Counselling	Retreats	Total 2025	Total 2024
	£	£	£	£
Charitable activities				
Finance	2,727	303	3,030	3,510
Governance	1,080	120	1,200	1,150
IT	823	92	915	472
Office	914	101	1,015	1,346
Property	207	23	230	200
Staff	11,093	4,686	15,779	18,341
	<u>16,844</u>	<u>5,325</u>	<u>22,169</u>	<u>25,019</u>

6. STAFF COSTS AND EMOLUMENTS

	2025	2024
	£	£
Gross wages and salaries	15,407	17,953
Employer's National Insurance contributions	0	0
Employer's pension contributions	372	388
	<u>15,779</u>	<u>18,341</u>

No employee received more than £60,000 during the year (2024: none).

The total employee benefits of the key management personnel of the charity were £158 (2024: £1,890).

The average number of persons employed during the year:

	2025	2024
	Number	Number
Average number of staff	1	2

7. PENSION COSTS

	2025	2024
	Number	Number
The charity operates a workplace pension scheme:		
- number of staff to whom benefits accrued	<u>1</u>	<u>1</u>
	£	£
- costs for the year	<u>372</u>	<u>388</u>
- contributions outstanding at year end	<u>0</u>	<u>0</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2025

8. NET INCOME / EXPENDITURE FOR THE YEAR	2025	2024
	£	£
This is stated after charging:		
Independent Examiner fee	1,200	1,150
Depreciation	296	396
	<u> </u>	<u> </u>

9. RELATED PARTY TRANSACTIONS

David Blackledge is the principal of the sole trader business Ontolog. One member of staff works for both the Personal Wholeness Trust and Ontolog. The payroll is run by the Personal Wholeness Trust. The proportionate amounts are recharged, to Ontolog, and deducted from the payroll costs. In the financial year £18,554 was recharged to Ontolog (2024: £16,451) of which £0 was outstanding at 31 March 2025 (2024: £195).

10. TANGIBLE FIXED ASSETS

	Furniture and equipment £
Cost or valuation	
At 1 April 2024	2,825
Additions	0
	<u> </u>
At 31 March 2025	2,825
	<u> </u>
Depreciation	
At 1 April 2024	(1,936)
Charge for year	(296)
	<u> </u>
At 31 March 2025	(2,232)
	<u> </u>
Net book value	
At 1 April 2024	889
	<u> </u>
At 31 March 2025	593
	<u> </u>

11. DEBTORS	2025	2024
	£	£
Trade debtors	1,235	3,165
Other debtors	250	362
Prepayments	20,180	2,150
	<u> </u>	<u> </u>
	21,665	5,677
	<u> </u>	<u> </u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2025

12. CREDITORS - DUE WITHIN ONE YEAR	2025 £	2024 £
Trade creditors	1,180	1,139
Other creditors	13	1,071
Accruals	3,000	2,880
Deferred income	40,280	80
	<u>44,473</u>	<u>5,170</u>

13. FUNDS - MOVEMENTS IN YEAR	Balance at 1.4.24 £	Income £	Expenses £	Transfers	Balance at 31.3.25 £
(a) General					
General	10,347	24,344	(35,491)	2,925	2,125
	<u>10,347</u>	<u>24,344</u>	<u>(35,491)</u>	<u>2,925</u>	<u>2,125</u>
(b) Designated					
Hardship	1,416	0	0	0	1,416
	<u>1,416</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,416</u>
(b) Restricted					
Hardship	0	4,253	0	(2,925)	1,328
	<u>0</u>	<u>4,253</u>	<u>0</u>	<u>(2,925)</u>	<u>1,328</u>
	<u>11,763</u>	<u>28,597</u>	<u>(35,491)</u>	<u>0</u>	<u>4,869</u>

The general fund represents the unrestricted funds that are available for the charity to spend in line with their aims and objectives

Designated Funds

Hardship

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed partly from general giving to the charity and also from surpluses. It will be added to as funds allow. It will continue to be used in future years and the rate of take up will depend on the demand from applicants.

Restricted Funds

Hardship

These funds were secured from the Diocese of Chelmsford London Over the Border Council to enable the Personal Wholeness Trust to continue to run professional Christian counselling service for people on low incomes at Counsel for Life. The total grant awarded was £11,050 for the two years from 24 June 2024 to 23 June 2026, but it can be spent up to 31 December 2026.

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2025

14. ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Fixed assets	593	0	593	889
Debtors, accrued income and prepayments	21,665	0	21,665	5,677
Cash at bank and in hand	24,484	2,600	27,084	10,367
Creditors due within one year	(43,201)	(1,272)	(44,473)	(5,170)
Net assets	3,541	1,328	4,869	11,763

15. PRIOR YEAR COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
Income from			
Donations and legacies	4,270	0	4,270
Charitable activities	40,772	0	40,772
Investments	57	0	57
Other	0	0	0
Total income	45,099	0	45,099
Expenditure on			
Charitable activities			
Counselling	35,783	0	35,783
Retreats	24,846	0	24,846
Total expenditure	(60,629)	0	(60,629)
Net income / (expenditure)	(15,530)	0	(15,530)
Transfers between funds	3,161	(3,161)	0
Net movements in funds for the year	(12,369)	(3,161)	(15,530)
Reconciliation of funds:			
Total funds brought forward	24,132	3,161	27,293
Total funds carried forward	11,763	0	11,763

PERSONAL WHOLENESS TRUST

England & Wales - Charity number 1000837

Accounts

PERSONAL WHOLENESS TRUST

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2024

PERSONAL WHOLENESS TRUST

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The objective of the charity is to improve people's well-being through care, counselling and training. The principal activity of the charity is to provide professional care and counselling. This is achieved by operating a Counselling Centre in South Woodford where professional counselling takes place and arranging retreats in other locations. The Centre uses the title "Counsel for Life". Through carrying out these activities the trustees have had due regard to guidance published by the Charity Commission on public benefit.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

In 2023/24, the charity demonstrated resilience and adaptability in the face of ongoing challenges stemming from a reduction in funding and the continuing after effects of Covid-19 pandemic. Despite the unprecedented pressures, we successfully transitioned to a hybrid model, maintaining a strong connection with our clients through both in-person and digital platforms. The year was marked by our unwavering dedication to mental health support with a focus on inclusion and affordability and culminating in the successful renewal of the charity's Accreditation by the BACP for another 5 years.

During the year 412 counselling sessions have been held (2023: 431).

FINANCIAL REVIEW

The financial results are shown on page 6, a £15,530 deficit (2023: £10,320 deficit) was achieved. £12,369 deficit on unrestricted activities and £3,161 deficit on restricted activities.

The trustees gratefully acknowledge the donations totalling £4,270 (2023: £7,320), without which some of the activities would not be possible. In addition to financial donations, many have given time and expertise without charge.

Funds at 31 March 2024 were £11,763, £10,347 general unrestricted funds, £1,416 designated unrestricted funds and £0 restricted funds. These are primarily represented by debtors, cash at bank and creditors. The charity's fixed assets, which have a net book value of £889, are the furniture and equipment needed to run the activities and administration. The charity has no investments.

Reserves policy

The trustees aim to maintain a balance of general unrestricted reserves in cash and bank accounts (where possible) to equate to 3 months (25%) of annual unrestricted payments excluding those for pilgrimages or retreats, to cover emergency situations that may arise from time to time, including making staff redundant should that be necessary.

General funds

At 31 March 2024 general funds were £10,347 (2023: £9,475). The reserve policy was achieved.

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2024

Designated funds

The trustees may designate additional unrestricted funds to be retained for an agreed purpose where this is considered to be prudent. Such designated funds are reviewed on an annual basis and returned to the general unrestricted fund in the event that the purpose of their designation is no longer considered to be adequate justification for their retention. A description of each fund together with the intended use of the fund is set out in note 13. At 31 March 2024 designated funds were £1,416 (2023: £14,657).

Restricted funds

At 31 March 2024 restricted funds were £0 (2023: £3,161). A description of each fund together with the specified use of the fund is set out in note 13.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing documents, the trust deed dated 22 January 1990 and the supplemental trust deed dated 4 April 1997. It is an unincorporated charity.

Recruitment and Appointment of Trustees

A list of trustees serving since 1 April 2022 to the date of this report is set out in the reference and administrative details below. Clause 14 and 15 of the trust deed state that new trustees shall be appointed by a resolution at a meeting of the trustees at which there is a majority of the trustees present and that new trustees are required to declare their belief and allegiance to the statement of faith set out in the trust deed schedule.

Management Structure

Trustees

The trustees meet frequently and have overall responsibility for the operation of the charity. They deal with all issues relating to the retreats, staffing and policies. The trustees consider and approve all applications the charity makes for funding. Both trustees are involved in all decisions and consultations between them take place as necessary.

Management Advisory Group

The management advisory group deals with the day to day running of Counsel for Life. It meets regularly to manage and review clinical and operational issues, as well as marketing and finance.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity's Name: Personal Wholeness Trust

Charity Registration Number: 1000837

Principal Address: 10 Crescent Road, London, E18 1JB

Trustees:

During the period the following served as trustees:

Revd. David Blackledge

Revd. Geoffrey Richardson

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2024

The charity regards members of the management advisory group as its key personnel. During the year the following served:

Revd. David Blackledge
Donna Gardner
Melanie Paterson
James Smith

TRUSTEES' RESPONSIBILITIES

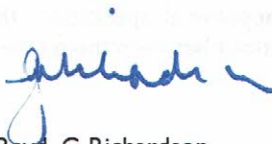
We are required under charity law to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming and outgoing resources for that year.

In preparing those financial statements we are required to:

- select suitable accounting policies and then apply them consistently;
- observe methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue its activities.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable us to ensure that the financial statements comply with Charity Law. We are also responsible for safeguarding the charity's assets and hence for taking reasonable steps towards the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 25 September 2024 and signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESS TRUST

INDEPENDENT EXAMINER'S REPORT

Year ended 31 March 2024

I report to the trustees on my examination of the accounts of the Personal Wholeness Trust for the year ended 31 March 2024.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



C L Farndon ACA
10 Mayfair Gardens
Woodford Green
Essex
IG8 9AB
25 September 2024

PERSONAL WHOENESS TRUST

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income from					
Donations and legacies	2a	4,270	0	4,270	7,320
Charitable activities	2b	40,772	0	40,772	25,487
Investments	2c	57	0	57	45
Other	2d	0	0	0	1,450
Total income		45,099	0	45,099	34,302
Expenditure on					
Charitable activities					
Counselling	3a	35,783	0	35,783	43,858
Retreats	3b	24,846	0	24,846	764
Total expenditure		(60,629)	0	(60,629)	(44,622)
Net income / (expenditure)		(15,530)	0	(15,530)	(10,320)
Transfers between funds	13	3,161	(3,161)	0	0
Net movements in funds for the year		(12,369)	(3,161)	(15,530)	(10,320)
Reconciliation of funds:					
Total funds brought forward		24,132	3,161	27,293	37,613
Total funds carried forward		11,763	0	11,763	27,293

All income and expenditure derive from continuing activities.

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

PERSONAL WHOLENESS TRUST

BALANCE SHEET

Year ended 31 March 2024

	Notes	2024 £	2023 £
Fixed assets			
Tangible fixed assets	10	889	100
Current assets			
Debtors	11	5,677	14,858
Cash at bank and in hand		10,367	29,996
		<u>16,044</u>	<u>44,854</u>
Creditors: amounts falling due within one year	12	<u>(5,170)</u>	<u>(17,661)</u>
Net current assets		<u>10,874</u>	<u>27,193</u>
Net assets		<u>11,763</u>	<u>27,293</u>
Represented by:			
Unrestricted revenue fund - general	13a	10,347	9,475
Unrestricted revenue fund - designated	13b	1,416	14,657
		<u>11,763</u>	<u>24,132</u>
Total unrestricted funds			
Restricted funds	13c	0	3,161
		<u>11,763</u>	<u>27,293</u>
Total funds		<u>11,763</u>	<u>27,293</u>

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

The trustees acknowledge their responsibility for ensuring the charity keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out in the statement of Trustees' Responsibilities in the Trustees' Report.

The financial statements on pages 6 to 14 were approved by the trustees on 25 September 2024 and were signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2024

I. ACCOUNTING POLICIES

a) Basis of Preparing the Financial Statements

The financial statements have been prepared in accordance with the relevant version of the 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) and Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the relevant version of the 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been since withdrawn.

The financial statements are presented in sterling, which is the functional currency of the charity, and rounded to the nearest pound sterling.

b) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured reliably.

c) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources.

d) Tangible fixed assets and depreciation

Individual items of computer equipment used within the charity with a purchase price of over £250 are capitalised, items with a purchase price of £250 or less when the asset is acquired are written off as incurred. Capitalised computer equipment is depreciated on a straight line basis over 4 years.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements is sufficient for the charity to be able to continue as a going concern.

g) Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The aim and use of each restricted fund is set out in note 13. It is the policy of the trustees to monitor carefully the application of those funds in accordance with the restrictions placed upon them.

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2024

g) Judgements and estimates

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are continually evaluated. Revisions to accounting estimates are recognised in the period in which the estimate is revised.

In the view of the trustees there are no sources of estimation uncertainty affecting assets or liabilities at the balance sheet date that are likely to result in a material adjustment to their carrying amounts in the next financial year.

2. INCOME FROM	Unrestricted Fund £	Restricted Funds £	Total 2024 £	Total 2023 £
(a) Donations and legacies				
Donations and gifts	4,270	0	4,270	7,320
	<u>4,270</u>	<u>0</u>	<u>4,270</u>	<u>7,320</u>
(b) Charitable activities				
Counselling fees	13,630	0	13,630	15,485
Counselling fees - Financial assistance	1,785	0	1,785	1,705
Counselling fees - Diocese of Chelmsford	7,935	0	7,935	6,925
Retreats and seminars	17,422	0	17,422	1,372
	<u>40,772</u>	<u>0</u>	<u>40,772</u>	<u>25,487</u>
(c) Investments				
Bank interest	57	0	57	45
	<u>57</u>	<u>0</u>	<u>57</u>	<u>45</u>
(d) Other				
Rental income	0	0	0	1,450
	<u>0</u>	<u>0</u>	<u>0</u>	<u>1,450</u>
Total income	<u>45,099</u>	<u>0</u>	<u>45,099</u>	<u>34,302</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2024

3. EXPENDITURE ON	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
(a) Charitable activities				
- Counselling				
Counselling fees	7,272	0	7,272	8,013
Supervision fees	4,065	0	4,065	4,247
Clinical lead	3,960	0	3,960	990
Professional subscriptions and insurance	878	0	878	805
Bad debts	0	0	0	385
Counsellors' training	0	0	0	250
Other	192	0	192	0
	<u>16,367</u>	<u>0</u>	<u>16,367</u>	<u>14,690</u>
Allocated support costs (see notes 4 and 5)	19,416	0	19,416	29,168
	<u>35,783</u>	<u>0</u>	<u>35,783</u>	<u>43,858</u>
(b) Charitable activities				
- Retreats				
Iona pilgrimage	17,786	0	17,786	0
Wigwam retreats	1,457	0	1,457	310
	<u>19,243</u>	<u>0</u>	<u>19,243</u>	<u>310</u>
Allocated support costs (see notes 4 and 5)	5,603	0	5,603	454
	<u>24,846</u>	<u>0</u>	<u>24,846</u>	<u>764</u>
Total expenditure	<u>60,629</u>	<u>0</u>	<u>60,629</u>	<u>44,622</u>

4. TOTAL RESOURCES EXPENDED	Direct Costs £	Support Costs £	Total 2024 £	Total 2023 £
Charitable activities				
Counselling	16,367	19,416	35,783	43,858
Retreats	19,243	5,603	24,846	764
	<u>35,610</u>	<u>25,019</u>	<u>60,629</u>	<u>44,622</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2024

5. SUPPORT COSTS ALLOCATION

Finance, governance and staff costs have been allocated on an estimated time basis of the individuals involved. All other costs have been allocated based on an estimate of how much the resource is used by each category.

The allocation is:

	Counselling	Retreats	Total	Total
	£	£	2024	2023
Charitable activities			£	£
Finance	3,159	351	3,510	3,772
Governance	1,035	115	1,150	1,300
IT	425	47	472	537
Office	1,211	135	1,346	2,162
Property	180	20	200	3,704
Staff	13,406	4,935	18,341	18,147
	<u>19,416</u>	<u>5,603cc</u>	<u>25,019</u>	<u>29,622</u>

6. STAFF COSTS AND EMOLUMENTS

	2024	2023
	£	£
Gross wages and salaries	17,953	17,111
Employer's National Insurance contributions	0	0
Employer's pension contributions	388	365
	<u>18,341</u>	<u>17,476</u>

No employee received more than £60,000 during the year (2023: none).

The total employee benefits of the key management personnel of the charity were £1,890 (2023: £1,823).

The average number of persons employed during the year:

	2024	2023
	Number	Number
Average number of staff	2	2

7. PENSION COSTS

	2024	2023
	Number	Number
The charity operates a workplace pension scheme:		
- number of staff to whom benefits accrued	<u>1</u>	<u>1</u>
	£	£
- costs for the year	<u>388</u>	<u>365</u>
- contributions outstanding at year end	<u>0</u>	<u>0</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2024

8. NET INCOME / EXPENDITURE FOR THE YEAR	2024	2023
	£	£
This is stated after charging:		
Independent Examiner fee re 2024	1,150	0
Independent Examiner fee re 2023	0	1,050
Independent Examiner fee re 2022	0	250
Depreciation	396	100
	<u>396</u>	<u>100</u>

9. RELATED PARTY TRANSACTIONS

David Blackledge is the principal of the sole trader business Ontolog. One member of staff works for both the Personal Wholeness Trust and Ontolog. The payroll is run by the Personal Wholeness Trust. The proportionate amounts are recharged, to Ontolog, and deducted from the payroll costs. In the financial year £16,451 was recharged to Ontolog (2023: £15,653) of which £195 was outstanding at 31 March 2024 (2023: £52).

10. TANGIBLE FIXED ASSETS

	Furniture and equipment £
Cost or valuation	
At 1 April 2023	1,639
Additions	1,186
At 31 March 2024	<u>2,825</u>
Depreciation	
At 1 April 2023	(1,539)
Charge for year	(397)
At 31 March 2024	<u>(1,936)</u>
Net book value	
At 1 April 2023	<u>100</u>
At 31 March 2024	<u>889</u>

11. DEBTORS	2024	2023
	£	£
Trade debtors	3,165	4,061
Other debtors	362	219
Prepayments	2,150	10,578
	<u>5,677</u>	<u>14,858</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2024

12. CREDITORS - DUE WITHIN ONE YEAR	2024	2023
	£	£
Trade creditors	1,139	1,903
Other creditors	1,071	0
Accruals	2,880	2,968
Deferred income	80	12,790
	<u>5,170</u>	<u>17,661</u>

13. FUNDS - MOVEMENTS IN YEAR	Balance at 1.4.23 £	Income £	Expenses £	Transfers	Balance at 31.3.24 £
(a) General					
General	9,475	45,099	(60,629)	16,402	10,347
	<u>9,475</u>	<u>45,099</u>	<u>(60,629)</u>	<u>16,402</u>	<u>10,347</u>
(b) Designated					
Hardship	14,657	0	0	(13,241)	1,416
	<u>14,657</u>	<u>0</u>	<u>0</u>	<u>(13,241)</u>	<u>1,416</u>
(c) Restricted					
Hardship	3,161	0	0	(3,161)	0
	<u>3,161</u>	<u>0</u>	<u>0</u>	<u>(3,161)</u>	<u>0</u>
	<u>27,293</u>	<u>45,099</u>	<u>(60,629)</u>	<u>0</u>	<u>11,763</u>

The general fund represents the unrestricted funds that are available for the charity to spend in line with their aims and objectives

Designated Funds

Hardship

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed partly from general giving to the charity and also from surpluses. It will continue to be used in future years and the rate of take up will depend on the demand from applicants.

Restricted Funds

Hardship

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed by gifts given specifically for that purpose. The fund was fully spent during the year.

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2024

14. ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Fixed assets	889	0	889	100
Debtors, accrued income and prepayments	5,677	0	5,677	14,858
Cash at bank and in hand	10,367	0	10,367	29,996
Creditors due within one year	(5,170)	0	(5,170)	(17,661)
Net assets	11,763	0	11,763	27,293

15. PRIOR YEAR COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£
Income from			
Donations and legacies	7,320	0	7,320
Charitable activities	25,487	0	25,487
Investments	39	6	45
Other	1,450	0	1,450
Total income	34,296	6	34,302
Expenditure on			
Charitable activities			
Counselling	43,858	0	43,858
Retreats	764	0	764
Total expenditure	(44,622)	0	(44,622)
Net income / (expenditure)	(10,326)	6	(10,320)
Transfers between funds	3,435	(3,435)	0
Net movements in funds for the year	(6,891)	(3,429)	(10,320)
Reconciliation of funds:			
Total funds brought forward	31,023	6,590	37,613
Total funds carried forward	24,132	3,161	27,293

PERSONAL WHOLENESS TRUST

England & Wales - Charity number 1000837

Accounts

PERSONAL WHOLENESS TRUST

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2023

PERSONAL WHOLENESS TRUST

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Year ended 31 March 2023

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PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2023

The trustees present their report and financial statements of the charity for the year ended 31 March 2023. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and the relevant version of the 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).

OBJECTIVES AND ACTIVITIES

The objective of the charity is to improve people's well-being through care, counselling and training. The principal activity of the charity is to provide professional care and counselling. This is achieved by operating a Counselling Centre in South Woodford where professional counselling takes place and arranging retreats in other locations. The Centre uses the title "Counsel for Life". Through carrying out these activities the trustees have had due regard to guidance published by the Charity Commission on public benefit.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

2022/23 was a year of recovery from the hardship and loss for many people during the Covid-19 pandemic and the consequent restrictions. The charity continues to be involved in reaching out to support people through their grief, their anxieties, and the loss of support that many have faced. The pandemic has also changed the way we are now working with the flexibility of zoom or telephone counselling support for those who choose not to opt for in person sessions.

During the year 431 counselling sessions have been held (2022: 488).

FINANCIAL REVIEW

The financial results are shown on page 6, a £10,320 deficit (2021: £9,959 deficit) was achieved. £10,326 deficit on unrestricted activities and £6 surplus on restricted activities.

The trustees gratefully acknowledge the donations totalling £7,320 (2021: £3,320), without which some of the activities would not be possible. In addition to financial donations, many have given time and expertise without charge.

Funds at 31 March 2023 were £27,293, £9,475 general unrestricted funds, £14,657 designated unrestricted funds and £3,161 restricted funds. These are primarily represented by debtors, cash at bank and creditors. The charity's fixed assets, which have a net book value of £100, are the furniture and equipment needed to run the activities and administration. The charity has no investments.

Reserves policy

The trustees aim to maintain a balance of general unrestricted reserves in cash and bank accounts (where possible) to equate to 3 months (25%) of annual unrestricted payments, to cover emergency situations that may arise from time to time, including making staff redundant should that be necessary. Given the level of designated and restricted funds at 31 March 2023, and the purpose for which these funds are held, the trustees do not consider it necessary to hold further general unrestricted reserves to meet current operational activities.

General funds

At 31 March 2023 general funds were £9,475 (2022: £16,366). The reserve policy was achieved.

PERSONAL WHOLENESST TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2023

Designated funds

The trustees may designate additional unrestricted funds to be retained for an agreed purpose where this is considered to be prudent. Such designated funds are reviewed on an annual basis and returned to the general unrestricted fund in the event that the purpose of their designation is no longer considered to be adequate justification for their retention. A description of each fund together with the intended use of the fund is set out in note 13. At 31 March 2023 designated funds were £14,657 (2022: £14,657).

Restricted funds

At 31 March 2023 restricted funds were £3,161 (2022: £6,590). A description of each fund together with the specified use of the fund is set out in note 13.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing documents, the trust deed dated 22 January 1990 and the supplemental trust deed dated 4 April 1997. It is an unincorporated charity.

Recruitment and Appointment of Trustees

A list of trustees serving since 1 April 2022 to the date of this report is set out in the reference and administrative details below. Clause 14 and 15 of the trust deed state that new trustees shall be appointed by a resolution at a meeting of the trustees at which there is a majority of the trustees present and that new trustees are required to declare their belief and allegiance to the statement of faith set out in the trust deed schedule.

Management Structure

Trustees

The trustees meet frequently and have overall responsibility for the operation of the charity. They deal with all issues relating to the retreats, staffing and policies. The trustees consider and approve all applications the charity makes for funding. At least two trustees are involved in all decisions and consultations between them take place as necessary.

Management Advisory Group

The management advisory group deals with the day to day running of Counsel for Life. It meets regularly to manage and review clinical and operational issues, as well as marketing and finance.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity's Name: Personal Wholeness Trust

Charity Registration Number: 1000837

Principal Address: 10 Crescent Road, London, E18 1JB

Trustees:

During the period the following served as trustees:

Revd. David Blackledge

Myra Hutchings (Resigned as Trustee on 28 September 2023)

Revd. Geoffrey Richardson

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2023

Revd. David Blackledge
Peter Dowsett
Donna Gardner
Melanie Paterson
James Smith

TRUSTEES' RESPONSIBILITIES

We are required under charity law to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming and outgoing resources for that year.

In preparing those financial statements we are required to:

- select suitable accounting policies and then apply them consistently;
- observe methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue its activities.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable us to ensure that the financial statements comply with Charity Law. We are also responsible for safeguarding the charity's assets and hence for taking reasonable steps towards the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 3 November 2023 and signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESST TRUST

INDEPENDENT EXAMINER'S REPORT

Year ended 31 March 2023

I report to the trustees on my examination of the accounts of the Personal Wholeness Trust for the year ended 31 March 2023.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



C L Farndon ACA
10 Mayfair Gardens
Woodford Green
Essex
IG8 9AB
3 November 2023

PERSONAL WHOENESS TRUST

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income from					
Donations and legacies	2a	7,320	0	7,320	3,320
Charitable activities	2b	25,487	0	25,487	25,415
Investments	2c	39	6	45	82
Other	2d	1,450	0	1,450	2,720
Total income		34,296	6	34,302	31,537
Expenditure on					
Charitable activities					
Counselling	3a	43,858	0	43,858	41,496
Retreats	3b	764	0	764	0
Total expenditure		(44,622)	0	(44,622)	(41,496)
Net income / (expenditure)		(10,326)	6	(10,320)	(9,959)
Transfers between funds	13	3,435	(3,435)	0	0
Net movements in funds for the year		(6,891)	(3,429)	(10,320)	(9,959)
Reconciliation of funds:					
Total funds brought forward		31,023	6,590	37,613	47,572
Total funds carried forward		24,132	3,161	27,293	37,613

All income and expenditure derive from continuing activities.

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

PERSONAL WHOLENESS TRUST

BALANCE SHEET

Year ended 31 March 2023

	Notes	2023 £	2022 £
Fixed assets			
Tangible fixed assets	10	100	200
Current assets			
Debtors	11	14,858	7,279
Cash at bank and in hand		29,996	38,841
		<u>44,854</u>	<u>46,120</u>
Creditors: amounts falling due within one year	12	<u>(17,661)</u>	<u>(8,707)</u>
Net current assets		<u>27,193</u>	<u>37,413</u>
Net assets		<u>27,293</u>	<u>37,613</u>
Represented by:			
Unrestricted revenue fund – general	13a	9,475	16,366
Unrestricted revenue fund – designated	13b	14,657	14,657
Total unrestricted funds		<u>24,132</u>	<u>31,023</u>
Restricted funds	13c	<u>3,161</u>	<u>6,590</u>
Total funds		<u>27,293</u>	<u>37,613</u>

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

The trustees acknowledge their responsibility for ensuring the charity keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out in the statement of Trustees' Responsibilities in the Trustees' Report.

The financial statements on pages 6 to 14 were approved by the trustees on 3 November 2023 and were signed on its behalf by:


Revd. G Richardson
Trustee

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

I. ACCOUNTING POLICIES

a) Basis of Preparing the Financial Statements

The financial statements have been prepared in accordance with the relevant version of the 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) and Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the relevant version of the 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been since withdrawn.

The financial statements are presented in sterling, which is the functional currency of the charity, and rounded to the nearest pound sterling.

b) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured reliably.

c) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources.

d) Tangible fixed assets and depreciation

Individual items of computer equipment used within the charity with a purchase price of over £250 are capitalised, items with a purchase price of £250 or less when the asset is acquired are written off as incurred. Capitalised computer equipment is depreciated on a straight line basis over 4 years.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements is sufficient for the charity to be able to continue as a going concern.

g) Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The aim and use of each restricted fund is set out in note 13. It is the policy of the trustees to monitor carefully the application of those funds in accordance with the restrictions placed upon them.

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

g) Judgements and estimates

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are continually evaluated. Revisions to accounting estimates are recognised in the period in which the estimate is revised.

In the view of the trustees there are no sources of estimation uncertainty affecting assets or liabilities at the balance sheet date that are likely to result in a material adjustment to their carrying amounts in the next financial year.

2. INCOME FROM	Unrestricted Fund	Restrict ed Funds	Total 2023	Total 2022
	£	£	£	£
(a) Donations and legacies				
Donations and gifts	7,320	0	7,320	3,320
	<u>7,320</u>	<u>0</u>	<u>7,320</u>	<u>3,320</u>
(b) Charitable activities				
Counselling fees	15,485	0	15,485	14,260
Counselling fees - Financial assistance	1,705	0	1,705	2,090
Counselling fees - Diocese of Chelmsford	6,925	0	6,925	9,065
Retreats and seminars	1,372	0	1,372	0
	<u>25,487</u>	<u>0</u>	<u>25,487</u>	<u>25,415</u>
(c) Investments				
Bank interest	39	6	45	82
	<u>39</u>	<u>6</u>	<u>45</u>	<u>82</u>
(d) Other				
Rental income	1,450	0	1,450	2,720
	<u>1,450</u>	<u>0</u>	<u>1,450</u>	<u>2,720</u>
Total income	<u>34,296</u>	<u>6</u>	<u>34,302</u>	<u>31,537</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

3. EXPENDITURE ON	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
(a) Charitable activities				
- Counselling				
Counselling fees	8,013	0	8,013	8,168
Supervision fees	4,247	0	4,247	4,710
Clinical lead	990	0	990	0
Professional subscriptions and insurance	805	0	805	848
Bad debts	385	0	385	45
Gifts to volunteers	0	0	0	100
Counsellors' training	250	0	250	0
	<u>14,690</u>	<u>0</u>	<u>14,690</u>	<u>13,871</u>
Allocated support costs (see notes 4 and 5)	29,168	0	29,168	27,625
	<u>43,858</u>	<u>0</u>	<u>43,858</u>	<u>41,496</u>
(b) Charitable activities				
- Retreats				
Wigwam retreats	310	0	310	0
	<u>310</u>	<u>0</u>	<u>310</u>	<u>0</u>
Allocated support costs (see notes 4 and 5)	454	0	454	0
	<u>764</u>	<u>0</u>	<u>764</u>	<u>0</u>
Total expenditure	<u>44,622</u>	<u>0</u>	<u>44,622</u>	<u>41,496</u>
4. TOTAL RESOURCES EXPENDED				
	Direct Costs £	Support Costs £	Total 2023 £	Total 2022 £
Charitable activities				
Counselling	14,690	29,168	43,858	41,496
Retreats	310	454	764	0
	<u>15,000</u>	<u>29,622</u>	<u>44,622</u>	<u>41,496</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

5. SUPPORT COSTS ALLOCATION

Finance, governance and staff costs have been allocated on an estimated time basis of the individuals involved. All other costs have been allocated based on an estimate of how much the resource is used by each category.

The allocation is:

	Counselling	Retreats	Total	Total
	£	£	2023	2022
Charitable activities			£	£
Finance	3,772	0	3,772	3,670
Governance	1,300	0	1,300	750
IT	537	0	537	494
Marketing	0	0	0	736
Office	2,162	0	2,162	941
Property	3,704	0	3,704	4,169
Staff	17,693	454	18,147	16,865
	<u>29,168</u>	<u>454</u>	<u>29,622</u>	<u>27,625</u>

6. STAFF COSTS AND EMOLUMENTS

	2023	2022
	£	£
Gross wages and salaries	17,111	16,517
Employer's National Insurance contributions	0	0
Employer's pension contributions	365	348
	<u>17,476</u>	<u>16,865</u>

No employee received more than £60,000 during the year (2022: none).

The total employee benefits of the key management personnel of the charity were £1,823 (2021: £1,800).

The average number of persons employed during the year:

	2023	2022
	Number	Number
Average number of staff	2	2

7. PENSION COSTS

	2023	2022
	Number	Number
The charity operates a workplace pension scheme:		
- number of staff to whom benefits accrued	<u>1</u>	<u>1</u>
	£	£
- costs for the year	<u>365</u>	<u>348</u>
- contributions outstanding at year end	<u>0</u>	<u>0</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

8. NET INCOME / EXPENDITURE FOR THE YEAR	2023	2022
	£	£
This is stated after charging:		
Independent Examiner fee re 2023	1,050	0
Independent Examiner fee re 2022	250	750
Depreciation	100	100
	<u>1,400</u>	<u>850</u>

9. RELATED PARTY TRANSACTIONS

David Blackledge is the principal of the sole trader business Ontolog. One member of staff works for both the Personal Wholeness Trust and Ontolog. The payroll is run by the Personal Wholeness Trust. The proportionate amounts are recharged, to Ontolog, and deducted from the payroll costs. In the financial year £15,653 was recharged to Ontolog (2022: £15,064) of which £52 was outstanding at 31 March 2023 (2022: £nil).

David Blackledge was a trustee of The Parochial Church Council of the Ecclesiastical Parish of All Saints' Woodford Wells (ASWW) until February 2022. During the year ended 31 March 2022 ASWW donated £3,200 to the Personal Wholeness Trust.

10. TANGIBLE FIXED ASSETS

	Furniture and equipment £
Cost or valuation	
At 1 April 2022	1,639
At 31 March 2023	<u>1,639</u>
Depreciation	
At 1 April 2022	(1,439)
Charge for year	(100)
At 31 March 2023	<u>(1,539)</u>
Net book value	
At 1 April 2022	200
At 31 March 2023	<u>100</u>

11. DEBTORS	2023	2022
	£	£
Trade debtors	4,061	5,125
Other debtors	219	0
Prepayments	10,578	2,154
	<u>14,858</u>	<u>7,279</u>

PERSONAL WHOLENESS TRUST**NOTES TO THE FINANCIAL STATEMENTS****Year ended 31 March 2023**

12. CREDITORS - DUE WITHIN ONE YEAR	2023 £	2022 £
Trade creditors	1,903	2,125
Deferred income	12,790	3,778
Accruals	2,968	2,704
Rent deposit	0	100
	17,661	8,707

13. FUNDS - MOVEMENTS IN YEAR	Balance at 1.4.22 £	Income £	Expenses £	Transfers	Balance at 31.3.23 £
(a) General					
General	16,366	34,296	(44,622)	3,435	9,475
	16,366	34,296	(44,622)	3,435	9,475
(b) Designated					
Hardship	14,657	0	0	0	14,657
	14,657	0	0	0	14,657
(c) Restricted					
Hardship	6,590	6	0	(3,435)	3,161
	6,590	6	0	(3,435)	3,161
	37,613	34,302	(44,622)	0	27,293

The general fund represents the unrestricted funds that are available for the charity to spend in line with their aims and objectives

Designated Funds**Hardship**

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed partly from general giving to the charity and also from surpluses. It will continue to be used in future years and the rate of take up will depend on the demand from applicants.

Restricted Funds**Hardship**

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed by gifts given specifically for that purpose. It is anticipated that the balance will be spent over the next two to three years.

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

14. ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Fixed assets	100	0	100	200
Debtors, accrued income and prepayments	14,858	0	14,858	7,279
Cash at bank and in hand	26,835	3,161	29,996	38,841
Creditors due within one year	(17,661)	(0)	(17,661)	(8,707)
Net assets	24,132	3,161	27,293	37,613

15. PRIOR YEAR COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£
Income from			
Donations and legacies	3,320	0	3,320
Charitable activities	25,415	0	25,415
Investments	65	17	82
Other	2,720	0	2,720
Total income	31,520	17	31,537
Expenditure on			
Charitable activities			
Counselling	41,496	0	41,496
Retreats	0	0	0
Total expenditure	(41,496)	0	(41,496)
Net income / (expenditure)	(9,976)	17	(9,959)
Transfers between funds	4,110	(4,110)	0
Net movements in funds for the year	(5,866)	(4,093)	(9,959)
Reconciliation of funds:			
Total funds brought forward	36,889	10,683	47,572
Total funds carried forward	31,023	6,590	37,613

PERSONAL WHOLENESS TRUST

England & Wales - Charity number 1000837

Accounts

PERSONAL WHOLENESS TRUST

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2022

PERSONAL WHOLENESS TRUST

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Year ended 31 March 2022

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PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2022

The trustees present their report and financial statements of the charity for the year ended 31 March 2022. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and the relevant version of the 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).

OBJECTIVES AND ACTIVITIES

The objective of the charity is to improve people's well-being through care, counselling and training. The principal activity of the charity is to provide professional care and counselling. This is achieved by operating a Counselling Centre in Woodford Green where professional counselling takes place and arranging retreats in other locations. The Centre uses the title "Counsel for Life". Through carrying out these activities the trustees have had due regard to guidance published by the Charity Commission on public benefit.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

2021/22 was a year of extraordinary hardship and loss for many people, with the Covid-19 pandemic and the consequent restrictions. The charity has been involved in reaching out to support people through their grief, their anxieties, and the loss of support that many have faced. The pandemic has also changed the way we are now working with the flexibility of zoom or telephone counselling support for those whose choose not to opt for in person sessions.

During the year 488 counselling sessions have been held (2021: 435).

Due to the pandemic, no retreat was held in 2021/22. The next retreat is hoped to take place in 2023.

FINANCIAL REVIEW

The financial results are shown on page 6, a net loss of £9,959 (2021: £6,339 surplus) was achieved. £9,976 loss on unrestricted activities and £17 surplus on restricted activities.

The trustees gratefully acknowledge the receipt of other donations totalling £3,320 (2021: £10,603) without which some of the activities would not be possible. In addition to financial donations, many have given time and expertise without charge.

Funds at 31 March 2022 were £37,613, £16,366 general unrestricted funds, £14,657 designated unrestricted funds and £6,590 restricted funds. These are primarily represented by debtors, cash at bank and creditors. The charity's fixed assets, which have a net book value of £200, are the furniture and equipment needed to run the activities and administration. The charity has no investments.

Reserves policy

The trustees aim to maintain a balance of general unrestricted reserves in cash and bank accounts (where possible) to equate to 3 months (25%) of annual unrestricted payments, to cover emergency situations that may arise from time to time, including making staff redundant should that be necessary. Given the level of designated and restricted funds at 31 March 2022, and the purpose for which these funds are held, the trustees do not consider it necessary to hold further general unrestricted reserves to meet current operational activities.

General funds

At 31 March 2022 general funds were £16,366 (2021: £22,232). The reserve policy was achieved.

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2022

Designated funds

The trustees may designate additional unrestricted funds to be retained for an agreed purpose where this is considered to be prudent. Such designated funds are reviewed on an annual basis and returned to the general unrestricted fund in the event that the purpose of their designation is no longer considered to be adequate justification for their retention. A description of each fund together with the intended use of the fund is set out in note 13. At 31 March 2022 designated funds were £14,657 (2021: £14,657).

Restricted funds

At 31 March 2022 restricted funds were £6,590 (2021: £10,683). A description of each fund together with the specified use of the fund is set out in note 13.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing documents, the trust deed dated 22 January 1990 and the supplemental trust deed dated 4 April 1997. It is an unincorporated charity.

Recruitment and Appointment of Trustees

A list of trustees serving since 1 April 2021 to the date of this report is set out in the reference and administrative details below. Clause 14 and 15 of the trust deed state that new trustees shall be appointed by a resolution at a meeting of the trustees at which there is a majority of the trustees present and that new trustees are required to declare their belief and allegiance to the statement of faith set out in the trust deed schedule.

Management Structure

Trustees

The trustees meet frequently and have overall responsibility for the operation of the charity. They deal with all issues relating to the retreats, staffing and policies. The trustees consider and approve all applications the charity makes for funding. At least two trustees are involved in all decisions and consultations between them take place as necessary.

Management Advisory Group

The management advisory group deals with the day to day running of Counsel for Life. It meets regularly to manage and review clinical and operational issues, as well as marketing and finance.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity's Name: Personal Wholeness Trust

Charity Registration Number: 1000837

Principal Address: 10 The Broadway, Woodford Green, Essex, IG8 0HL

Trustees:

During the period the following served as trustees:

Rev. David Blackledge

Myra Hutchings

Rev. Geoffrey Richardson

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2022

The charity regards members of the management advisory group as its key personnel. During the year the following served:

Revd. David Blackledge
Peter Dowsett
Donna Gardner
Melanie Paterson
James Smith

TRUSTEES' RESPONSIBILITIES

We are required under charity law to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming and outgoing resources for that year.

In preparing those financial statements we are required to:

- select suitable accounting policies and then apply them consistently;
- observe methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue its activities.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable us to ensure that the financial statements comply with Charity Law. We are also responsible for safeguarding the charity's assets and hence for taking reasonable steps towards the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 4 October 2022 and signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESS TRUST

INDEPENDENT EXAMINER'S REPORT

Year ended 31 March 2022

I report to the trustees on my examination of the accounts of the Personal Wholeness Trust for the year ended 31 March 2022.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

C L Farndon ACA
10 Mayfair Gardens
Woodford Green
Essex
IG8 9AB
4 October 2022

PERSONAL WHOENESS TRUST

STATEMENT OF FINANCIAL ACTIVITIES

Year ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income from					
Donations and legacies	2a	3,320	0	3,320	20,067
Charitable activities	2b	25,415	0	25,415	27,361
Investments	2c	65	17	82	82
Other	2d	2,720	0	2,720	1,500
Total income		31,520	17	31,537	49,010
Expenditure on					
Charitable activities					
Counselling	3a	41,496	0	41,496	42,671
Retreats	3b	0	0	0	0
Total expenditure		(41,496)	0	(41,496)	(42,671)
Net income / (expenditure)		(9,976)	17	(9,959)	6,339
Transfers between funds	13	4,110	(4,110)	0	0
Net movements in funds for the year		(5,866)	(4,093)	(9,959)	6,339
Reconciliation of funds:					
Total funds brought forward		36,889	10,683	47,572	41,233
Total funds carried forward		31,023	6,590	37,613	47,572

All income and expenditure derive from continuing activities.

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

PERSONAL WHOLENESS TRUST

BALANCE SHEET

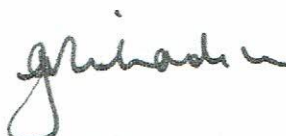
Year ended 31 March 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible fixed assets	10	200	300
Current assets			
Debtors	11	7,279	11,180
Cash at bank and in hand		38,841	44,687
		<u>46,120</u>	<u>55,867</u>
Creditors: amounts falling due within one year	12	<u>(8,707)</u>	<u>(8,595)</u>
Net current assets		<u>37,413</u>	<u>47,272</u>
Net assets		<u>37,613</u>	<u>47,572</u>
Represented by:			
Unrestricted revenue fund – general	13a	16,366	22,232
Unrestricted revenue fund – designated	13b	14,657	14,657
Total unrestricted funds		<u>31,023</u>	<u>36,889</u>
Restricted funds	13c	<u>6,590</u>	<u>10,683</u>
Total funds		<u>37,613</u>	<u>47,572</u>

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

The trustees acknowledge their responsibility for ensuring the charity keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out in the statement of Trustees' Responsibilities in the Trustees' Report.

The financial statements on pages 6 to 14 were approved by the trustees on 4 October 2022 and were signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2022

I. ACCOUNTING POLICIES

a) Basis of Preparing the Financial Statements

The financial statements have been prepared in accordance with the relevant version of the 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) and Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the relevant version of the 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been since withdrawn.

The financial statements are presented in sterling, which is the functional currency of the charity, and rounded to the nearest pound sterling.

b) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured reliably.

c) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources.

d) Tangible fixed assets and depreciation

Individual items of computer equipment used within the charity with a purchase price of over £250 are capitalised, items with a purchase price of £250 or less when the asset is acquired are written off as incurred. Capitalised computer equipment is depreciated on a straight line basis over 4 years.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements is sufficient for the charity to be able to continue as a going concern.

g) Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The aim and use of each restricted fund is set out in note 13. It is the policy of the trustees to monitor carefully the application of those funds in accordance with the restrictions placed upon them.

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2022

g) Judgements and estimates

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are continually evaluated. Revisions to accounting estimates are recognised in the period in which the estimate is revised.

In the view of the trustees there are no sources of estimation uncertainty affecting assets or liabilities at the balance sheet date that are likely to result in a material adjustment to their carrying amounts in the next financial year.

2. INCOME FROM	Unrestricted Fund £	Restricted Funds £	Total 2022 £	Total 2021 £
(a) Donations and legacies				
Covid-19 Lottery Grant	0	0	0	9,464
Donations and gifts	3,320	0	3,320	10,603
	<u>3,320</u>	<u>0</u>	<u>3,320</u>	<u>20,067</u>
(b) Charitable activities				
Counselling fees	14,260	0	14,260	14,925
Counselling fees - Financial assistance	2,090	0	2,090	1,785
Counselling fees - Diocese of Chelmsford	9,065	0	9,065	8,157
Coronavirus Job Retention Scheme	0	0	0	2,494
Retreats	0	0	0	0
	<u>25,415</u>	<u>0</u>	<u>25,415</u>	<u>27,361</u>
(c) Investments				
Bank interest	65	17	82	82
	<u>65</u>	<u>17</u>	<u>82</u>	<u>82</u>
(d) Other				
Rental income	2,720	0	2,720	1,500
	<u>2,720</u>	<u>0</u>	<u>2,720</u>	<u>1,500</u>
Total income	<u>31,520</u>	<u>17</u>	<u>31,537</u>	<u>49,010</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2022

3. EXPENDITURE ON	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
(a) Charitable activities				
- Counselling				
Counselling fees	8,168	0	8,168	7,625
Supervision fees	4,710	0	4,710	4,100
Professional subscriptions and insurance	848	0	848	833
Bad debts	45	0	45	226
Gifts to volunteers	100	0	100	149
Counsellors' training	0	0	0	100
	<u>13,871</u>	<u>0</u>	<u>13,871</u>	<u>13,033</u>
Allocated support costs (see notes 4 and 5)	27,625	0	27,625	29,638
	<u>41,496</u>	<u>0</u>	<u>41,496</u>	<u>42,671</u>
(b) Charitable activities				
- Retreats				
Wigwam retreats	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total expenditure	<u>41,496</u>	<u>0</u>	<u>41,496</u>	<u>42,671</u>

4. TOTAL RESOURCES EXPENDED	Direct Costs £	Support Costs £	Total 2022 £	Total 2021 £
Charitable activities				
Counselling	13,871	27,625	41,496	42,671
	<u>13,871</u>	<u>27,625</u>	<u>41,496</u>	<u>42,671</u>

5. SUPPORT COSTS ALLOCATION

Finance, governance and staff costs have been allocated on an estimated time basis of the individuals involved. All other costs have been allocated based on an estimate of how much the resource is used by each category.

The allocation is:

	Counselling £	Retreats £	Total 2022 £	Total 2021 £
Charitable activities				
Finance	3,670	0	3,670	3,505
Governance	750	0	750	750
IT	494	0	494	396
Marketing	736	0	736	0
Office	941	0	941	746
Property	4,169	0	4,169	6,095
Staff	16,865	0	16,865	18,146
	<u>27,625</u>	<u>0</u>	<u>27,625</u>	<u>29,638</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2022

6. STAFF COSTS AND EMOLUMENTS	2022	2021
	£	£
Gross wages and salaries	16,517	17,853
Employer's National Insurance contributions	0	0
Employer's pension contributions	348	293
	<u>16,865</u>	<u>18,146</u>

No employee received more than £60,000 during the year (2021: none).

The total employee benefits of the key management personnel of the charity were £1,800 (2021: £1,350).

The average number of persons employed during the year:	2022	2021
	Number	Number
Average number of staff	2	2

During the year ended 31 March 2022 no staff were furloughed. (2021: At different times during the year ended 31 March 2021 two members of staff were furloughed resulting in a £2,494 grant being receivable from the Coronavirus Job Retention Scheme. In addition to these payments being made in full to the staff members, ex-gratia payments were made to them, totalling £685, to enhance their gross salary and employer's pension contributions.)

7. PENSION COSTS	2022	2021
	Number	Number
The charity operates a workplace pension scheme:		
- number of staff to whom benefits accrued	<u>1</u>	<u>1</u>
	£	£
- costs for the year	<u>348</u>	<u>293</u>
- contributions outstanding at year end	<u>0</u>	<u>0</u>

8. NET INCOME / EXPENDITURE FOR THE YEAR	2022	2021
	£	£
This is stated after charging:		
Independent Examiner - Independent Examiner fee	750	750
Independent Examiner - Other services	0	1,000
Depreciation	100	101
	<u> </u>	<u> </u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2022

9. RELATED PARTY TRANSACTIONS

David Blackledge is the principal of the sole trader business Ontolog. One member of staff works for both the Personal Wholeness Trust and Ontolog. The payroll is run by the Personal Wholeness Trust. The proportionate amounts are recharged, to Ontolog, and deducted from the payroll costs. In the financial year £5,810 was recharged to Ontolog (2021: £16,903) of which £nil was outstanding at 31 March 2022 (2021: £833).

David Blackledge was a trustee of The Parochial Church Council of the Ecclesiastical Parish of All Saints' Woodford Wells (ASWW) until February 2022. During the year ended 31 March 2022 ASWW donated £3,200 to the Personal Wholeness Trust (2021: £3,500).

10. TANGIBLE FIXED ASSETS

	Furniture and equipment £
Cost or valuation	
At 1 April 2021	1,639
At 31 March 2022	<u>1,639</u>
Depreciation	
At 1 April 2021	(1,339)
Charge for year	(100)
At 31 March 2022	<u>(1,439)</u>
Net book value	
At 1 April 2021	300
At 31 March 2022	<u>200</u>

11. DEBTORS

	2022 £	2021 £
Trade debtors	5,125	8,017
Other debtors	0	833
Prepayments	2,154	2,330
	<u>7,279</u>	<u>11,180</u>

12. CREDITORS - DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	2,125	875
Deferred income	3,778	4,468
Accruals	2,704	3,152
Rent deposit	100	100
	<u>8,707</u>	<u>8,595</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2022

13. FUNDS - MOVEMENTS IN YEAR	Balance at 1.4.21 £	Income £	Expenses £	Transfers	Balance at 31.3.22 £
(a) General					
General	22,232	31,520	(41,496)	4,110	16,366
	<u>22,232</u>	<u>31,520</u>	<u>(41,496)</u>	<u>4,110</u>	<u>16,366</u>
(b) Designated					
Hardship	14,657	0	0	0	14,657
	<u>14,657</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>14,657</u>
(c) Restricted					
Hardship	10,683	17	0	(4,110)	6,590
	<u>10,683</u>	<u>17</u>	<u>0</u>	<u>(4,110)</u>	<u>6,590</u>
	<u>47,572</u>	<u>31,537</u>	<u>(41,496)</u>	<u>0</u>	<u>37,613</u>

The general fund represents the unrestricted funds that are available for the charity to spend in line with their aims and objectives

Designated Funds

Hardship

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed partly from general giving to the charity and also from surpluses. It will continue to be used in future years and the rate of take up will depend on the demand from applicants.

Restricted Funds

Hardship

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed by gifts given specifically for that purpose. It is anticipated that the balance will be spent over the next two to three years.

14. ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Fixed assets	200	0	200	300
Debtors, accrued income and prepayments	7,279	0	7,279	11,180
Cash at bank and in hand	32,251	6,590	38,841	44,687
Creditors due within one year	(8,707)	(0)	(8,707)	(8,595)
Net assets	<u>31,023</u>	<u>6,590</u>	<u>37,613</u>	<u>47,572</u>

PERSONAL WHOLENESS TRUST**NOTES TO THE FINANCIAL STATEMENTS**

Year ended 31 March 2022

15. PRIOR YEAR COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Income from			
Donations and legacies	5,150	14,917	20,067
Charitable activities	27,361	0	27,361
Investments	64	18	82
Other	1,500	0	1,500
Total income	<u>34,075</u>	<u>14,935</u>	<u>49,010</u>
Expenditure on			
Charitable activities			
Counselling	33,206	9,465	42,671
Retreats	0	0	0
Total expenditure	<u>(33,206)</u>	<u>0</u>	<u>(42,671)</u>
Net income / (expenditure)	869	5,470	6,339
Transfers between funds	2,050	(2,050)	0
Net movements in funds for the year	<u>2,919</u>	<u>3,420</u>	<u>6,339</u>
Reconciliation of funds:			
Total funds brought forward	33,970	7,263	41,233
Total funds carried forward	<u>36,889</u>	<u>10,683</u>	<u>47,572</u>

PERSONAL WHOLENESS TRUST

England & Wales - Charity number 1000837

Accounts

PERSONAL WHOLENESS TRUST

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

PERSONAL WHOLENESS TRUST

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Year ended 31 March 2021

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PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2021

The trustees present their report and financial statements of the charity for the year ended 31 March 2021. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and the relevant version of the 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).

OBJECTIVES AND ACTIVITIES

The objective of the charity is to improve people's well-being through care, counselling and training. The principal activity of the charity is to provide professional care and counselling. This is achieved by operating a Counselling Centre in Woodford Green where professional counselling takes place and arranging retreats in other locations. The Centre uses the title "Counsel for Life". Through carrying out these activities the trustees have had due regard to guidance published by the Charity Commission on public benefit.

ACHIEVEMENTS AND PERFORMANCE IN THE YEAR

2020/21 was a year of extraordinary hardship and loss for many people, with the Covid-19 pandemic and the consequent restrictions. The charity has been involved in reaching out to support people through their grief, their anxieties, and the loss of support that many have faced.

During the year 435 counselling sessions have been held (2020: 637).

Due to the pandemic, it was not possible to hold the intended retreat. It is hoped that this can now take place in 2023.

FINANCIAL REVIEW

The financial results are shown on page 6, a net surplus of £6,339 (2020: £5,923) was achieved. £869 surplus on unrestricted activities and £5,470 surplus on restricted activities.

The trustees gratefully acknowledge the receipt of other donations totalling £10,603 (2020: £10,552) without which some of the activities would not be possible. In addition to financial donations, many have given time and expertise without charge.

Funds at 31 March 2021 were £47,572, £22,232 general unrestricted funds, £14,657 designated unrestricted funds and £10,683 restricted funds. These are primarily represented by debtors, cash at bank and creditors. The charity's fixed assets, which have a net book value of £300, are the furniture and equipment needed to run the activities and administration. The charity has no investments.

Reserves policy

The trustees aim to maintain a balance of general unrestricted reserves in cash and bank accounts (where possible) to equate to 3 months (25%) of annual unrestricted payments, to cover emergency situations that may arise from time to time, including making staff redundant should that be necessary. Given the level of designated and restricted funds at 31 March 2021, and the purpose for which these funds are held, the trustees do not consider it necessary to hold further general unrestricted reserves to meet current operational activities.

General funds

At 31 March 2021 general funds were £22,232 (2020: £21,647). The reserve policy was achieved.

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2021

Designated funds

The trustees may designate additional unrestricted funds to be retained for an agreed purpose where this is considered to be prudent. Such designated funds are reviewed on an annual basis and returned to the general unrestricted fund in the event that the purpose of their designation is no longer considered to be adequate justification for their retention. A description of each fund together with the intended use of the fund is set out in note 13. At 31 March 2021 designated funds were £14,657 (2020: £12,323).

Restricted funds

At 31 March 2021 restricted funds were £10,683 (2020: £7,262). A description of each fund together with the specified use of the fund is set out in note 13.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is controlled by its governing documents, the trust deed dated 22 January 1990 and the supplemental trust deed dated 4 April 1997. It is an unincorporated charity.

Recruitment and Appointment of Trustees

A list of trustees serving since 1 April 2020 to the date of this report is set out in the reference and administrative details below. Clause 14 and 15 of the trust deed state that new trustees shall be appointed by a resolution at a meeting of the trustees at which there is a majority of the trustees present and that new trustees are required to declare their belief and allegiance to the statement of faith set out in the trust deed schedule.

Management Structure

Trustees

The trustees meet frequently and have overall responsibility for the operation of the charity. They deal with all issues relating to the retreats, staffing and policies. The trustees consider and approve all applications the charity makes for funding. At least two trustees are involved in all decisions and consultations between them take place as necessary.

Management Advisory Group

The management advisory group deals with the day to day running of Counsel for Life. It meets regularly to manage and review clinical and operational issues, as well as marketing and finance.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity's Name: Personal Wholeness Trust

Charity Registration Number: 1000837

Principal Address: 10 The Broadway, Woodford Green, Essex, IG8 0HL

Trustees:

During the period the following served as trustees:

Rev David Blackledge
Myra Hutchings
Geoffrey Richardson

PERSONAL WHOLENESS TRUST

REPORT OF THE TRUSTEES

Year ended 31 March 2021

The charity regards members of the management advisory group as its key personnel. During the year the following served:

Revd. David Blackledge
Peter Dowsett
Donna Gardner
Melanie Paterson
James Smith

TRUSTEES' RESPONSIBILITIES

We are required under charity law to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming and outgoing resources for that year.

In preparing those financial statements we are required to:

- select suitable accounting policies and then apply them consistently;
- observe methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue its activities.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable us to ensure that the financial statements comply with Charity Law. We are also responsible for safeguarding the charity's assets and hence for taking reasonable steps towards the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 20 October 2021 and signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESST TRUST

INDEPENDENT EXAMINER'S REPORT

Year ended 31 March 2021

I report to the trustees on my examination of the accounts of the Personal Wholeness Trust for the year ended 31 March 2021.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

INDEPENDENT EXAMINER'S STATEMENT

I have completed my examination. I confirm that no material 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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



C L Farndon ACA
10 Mayfair Gardens
Woodford Green
Essex
IG8 9AB
20 October 2021

PERSONAL WHOENESS TRUST**STATEMENT OF FINANCIAL ACTIVITIES****Year ended 31 March 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income from					
Donations and legacies	2a	5,150	14,917	20,067	10,552
Charitable activities	2b	27,361	0	27,361	28,059
Investments	2c	64	18	82	81
Other	2d	1,500	0	1,500	0
Total income		34,075	14,935	49,010	38,692
Expenditure on					
Charitable activities					
Counselling	3a	33,206	9,465	42,671	32,090
Retreats	3b	0	0	0	679
Total expenditure		(33,206)	(9,465)	(42,671)	(32,769)
Net income / (expenditure)		869	5,470	6,339	5,923
Transfers between funds	13	2,050	(2,050)	0	0
Net movements in funds for the year		2,919	3,420	6,339	5,923
Reconciliation of funds:					
Total funds brought forward		33,970	7,263	41,233	35,310
Total funds carried forward		36,889	10,683	47,572	41,233

All income and expenditure derive from continuing activities.

The accompanying notes on pages 8 to 15 are an integral part of these financial statements.

PERSONAL WHOLENESS TRUST

BALANCE SHEET

Year ended 31 March 2021

	Notes	2021 £	2020 £
Fixed assets			
Tangible fixed assets	10	300	1
Current assets			
Debtors	11	11,180	6,991
Cash at bank and in hand		44,687	37,251
		<u>55,867</u>	<u>44,242</u>
Creditors: amounts falling due within one year	12	<u>(8,595)</u>	<u>(3,010)</u>
Net current assets		<u>47,272</u>	<u>41,232</u>
Net assets		<u>47,572</u>	<u>41,233</u>
Represented by:			
Unrestricted revenue fund - general	13a	22,232	21,647
Unrestricted revenue fund - designated	13b	14,657	12,323
		<u>36,889</u>	<u>33,970</u>
Total unrestricted funds			
Restricted funds	13c	10,683	7,263
		<u>47,572</u>	<u>41,233</u>
Total funds		<u>47,572</u>	<u>41,233</u>

The accompanying notes on pages 8 to 15 are an integral part of these financial statements.

The trustees acknowledge their responsibility for ensuring the charity keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out in the statement of Trustees' Responsibilities in the Trustees' Report.

The financial statements on pages 6 to 15 were approved by the trustees on 20 October 2021 and were signed on its behalf by:



Revd. G Richardson
Trustee

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

I. ACCOUNTING POLICIES

a) Basis of Preparing the Financial Statements

The financial statements have been prepared in accordance with the relevant version of the 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) and Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the relevant version of the 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been since withdrawn.

The financial statements are presented in sterling, which is the functional currency of the charity, and rounded to the nearest pound sterling.

b) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured reliably.

c) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources.

d) Tangible fixed assets and depreciation

Individual items of computer equipment used within the charity with a purchase price of over £250 are capitalised, items with a purchase price of £250 or less when the asset is acquired are written off as incurred. Capitalised computer equipment is depreciated on a straight line basis over 4 years.

e) Taxation

The charity is exempt from tax on its charitable activities.

f) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements is sufficient for the charity to be able to continue as a going concern.

g) Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The aim and use of each restricted fund is set out in note 13. It is the policy of the trustees to monitor carefully the application of those funds in accordance with the restrictions placed upon them.

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

g) Judgements and estimates

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are continually evaluated. Revisions to accounting estimates are recognised in the period in which the estimate is revised.

In the view of the trustees there are no sources of estimation uncertainty affecting assets or liabilities at the balance sheet date that are likely to result in a material adjustment to their carrying amounts in the next financial year.

2. INCOME FROM	Unrestricted Fund £	Restricted Funds £	Total 2021 £	Total 2020 £
(a) Donations and legacies				
Covid-19 Lottery Grant	0	9,464	9,464	0
Donations and gifts	5,150	5,453	10,603	10,552
	<u>5,150</u>	<u>14,917</u>	<u>20,067</u>	<u>10,552</u>
(b) Charitable activities				
Counselling fees	14,925	0	14,925	17,094
Counselling fees - Financial assistance	1,785	0	1,785	2,510
Counselling fees - Diocese of Chelmsford	8,157	0	8,157	7,408
Coronavirus Job Retention Scheme	2,494	0	2,494	0
Retreats	0	0	0	1,047
	<u>27,361</u>	<u>0</u>	<u>27,361</u>	<u>28,059</u>
(c) Investments				
Bank interest	64	18	82	81
	<u>64</u>	<u>18</u>	<u>82</u>	<u>81</u>
(d) Other				
Rental income	1,500	0	1,500	0
	<u>1,500</u>	<u>0</u>	<u>1,500</u>	<u>0</u>
Total income	<u>34,075</u>	<u>14,935</u>	<u>49,010</u>	<u>38,692</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

3. EXPENDITURE ON	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
(a) Charitable activities				
- Counselling				
Counselling fees	3,162	4,463	7,625	9,545
Supervision fees	2,099	2,001	4,100	3,385
Professional subscriptions and insurance	833	0	833	812
Bad debts	226	0	226	0
Gifts to volunteers	149	0	149	200
Counsellors' training	100	0	100	0
	<u>6,569</u>	<u>6,464</u>	<u>13,033</u>	<u>13,942</u>
Allocated support costs (see notes 4 and 5)	26,637	3,001	29,638	18,148
	<u>33,206</u>	<u>9,465</u>	<u>42,671</u>	<u>32,090</u>
(c) Charitable activities				
- Retreats				
Wigwam retreats	0	0	0	679
	<u>0</u>	<u>0</u>	<u>0</u>	<u>679</u>
Total expenditure	<u>33,206</u>	<u>9,465</u>	<u>42,671</u>	<u>32,769</u>

4. TOTAL RESOURCES EXPENDED	Direct Costs £	Support Costs £	Total 2021 £	Total 2020 £
Charitable activities				
Counselling	13,033	29,638	42,671	32,090
Retreats	0	0	0	679
	<u>13,033</u>	<u>29,638</u>	<u>42,671</u>	<u>32,769</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

5. SUPPORT COSTS ALLOCATION

Finance, governance and staff costs have been allocated on an estimated time basis of the individuals involved. All other costs have been allocated based on an estimate of how much the resource is used by each category.

The allocation is:

	Counselling	Retreats	Total 2021	Total 2020
	£	£	£	£
Charitable activities				
Finance	3,505	0	3,505	1,230
Governance	750	0	750	746
IT	396	0	396	112
Marketing	0	0	0	158
Office	746	0	746	1,428
Property	6,095	0	6,095	998
Staff	18,146	0	18,146	13,476
	<u>29,638</u>	<u>0</u>	<u>29,638</u>	<u>18,148</u>

6. STAFF COSTS AND EMOLUMENTS

	2021	2020
	£	£
Gross wages and salaries	17,853	12,911
Employer's National Insurance contributions	0	0
Employer's pension contributions	293	120
	<u>18,146</u>	<u>13,031</u>

No employee received more than £60,000 during the year (2020: none).

The total employee benefits of the key management personnel of the charity were £1,350 (2020: £nil).

The average number of persons employed during the year:

	2021	2020
	Number	Number
Average number of staff	2	2

At different times during the year two members of staff were furloughed resulting in a £2,494 grant being receivable from the Coronavirus Job Retention Scheme. In addition to these payments being made in full to the staff members, ex-gratia payments were made to them, totalling £685, to enhance their gross salary and employer's pension contributions.

7. PENSION COSTS

	2021	2020
	Number	Number
The charity operates a workplace pension scheme:		
- number of staff to whom benefits accrued	<u>1</u>	<u>1</u>
	£	£
- costs for the year	<u>293</u>	<u>120</u>
- contributions outstanding at year end	<u>0</u>	<u>0</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

8. NET INCOME / EXPENDITURE FOR THE YEAR	2021	2020
	£	£
This is stated after charging:		
Independent Examiner - Independent Examiner fee	750	714
Independent Examiner - Other services	1,000	0
Depreciation	101	0
	<u> </u>	<u> </u>

9. RELATED PARTY TRANSACTIONS

David Blackledge is a director of The Diana Princess of Wales International Study Centre Ltd (DPWISC) and the principal of the sole trader business Ontolog. One member of staff works for both the Personal Wholeness Trust, DPWISC and Ontolog. They ceased working for DPWISC on 30 August 2019. The payroll is run by the Personal Wholeness Trust. The proportionate amounts are recharged, to DPWISC and Ontolog, and deducted from the payroll costs. In the financial year £nil was recharged to DPWISC (2020: £1,500) of which £nil was outstanding at 31 March 2021 (2020: £nil). In the financial year £16,903 was recharged to Ontolog (2020: £19,161) of which £833 was outstanding at 31 March 2021 (2020: £4,018).

David Blackledge is a trustee of The Parochial Church Council of the Ecclesiastical Parish of All Saints' Woodford Wells (ASWW). During the financial year ASWW donated £3,500 to the Personal Wholeness Trust (2020: £3,500).

10. TANGIBLE FIXED ASSETS

	Furniture and equipment £
Cost or valuation	
At 1 April 2020	9,797
Additions	400
Disposals	(8,558)
At 31 March 2021	<u>1,639</u>
Depreciation	
At 1 April 2020	(9,796)
Charge for year	(101)
Disposals	8,558
At 31 March 2021	<u>(1,339)</u>
Net book value	
At 1 April 2020	<u>1</u>
At 31 March 2021	<u>300</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

11. DEBTORS	2021	2020
	£	£
Trade debtors	8,017	2,462
Other debtors	833	4,160
Prepayments	2,330	369
	<u>11,180</u>	<u>6,991</u>

12. CREDITORS - DUE WITHIN ONE YEAR	2021	2020
	£	£
Deferred income	4,468	560
Accruals	4,027	2,450
Rent deposit	100	0
	<u>8,595</u>	<u>3,010</u>

13. FUNDS - MOVEMENTS IN YEAR	Balance at 1.4.20	Income	Expenses	Transfers	Balance at 31.3.21
	£	£	£		£
(a) General					
General	21,647	34,075	(33,206)	(284)	22,232
	<u>21,647</u>	<u>34,075</u>	<u>(33,206)</u>	<u>(284)</u>	<u>22,232</u>
(b) Designated					
Hardship	12,323	0	0	2,334	14,657
	<u>12,323</u>	<u>0</u>	<u>0</u>	<u>2,334</u>	<u>14,657</u>
(c) Restricted					
Hardship	7,262	5,471	0	(2,050)	10,683
Capital Asset	1	0	(1)	0	0
Covid-19 Lottery	0	9,464	(9,464)	0	0
	<u>7,263</u>	<u>14,935</u>	<u>(9,465)</u>	<u>(2,050)</u>	<u>10,683</u>
	<u>41,233</u>	<u>49,010</u>	<u>(42,671)</u>	<u>0</u>	<u>47,572</u>

PERSONAL WHOLENESS TRUST

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

13. FUNDS (CONT'D)

The transfers shown above are explained in more detail in the table below.

TRANSFERS	Financial Assistance Transfer £	50% ASWW donation Transfer £	50% of Fund Movement Transfer £	Total Transfers £
(a) General				
General	2,050	(1,750)	(584)	(284)
(b) Designated				
Hardship	0	1,750	584	2,334
(c) Restricted				
Hardship	(2,050)	0	0	(2,050)
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The general fund represents the unrestricted funds that are available for the PCC to spend in line with their aims and objectives

Designated Funds

Hardship

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed partly from general giving to the charity and also from surpluses. It will continue to be used in future years and the rate of take up will depend on the demand from applicants.

Restricted Funds

Hardship

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed by gifts given specifically for that purpose. The pandemic has reduced applications assistance and it is anticipated that the balance will be spent over the next five years.

Covid-19 Lottery

This fund was created as a result of a specific grant from the Covid-19 Lottery Fund. During the year it has been fully used to pay rent, counsellors' fees and supervision costs.

PERSONAL WHOLENESS TRUST**NOTES TO THE FINANCIAL STATEMENTS****Year ended 31 March 2021**

14. ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Fixed assets	300	0	300	1
Debtors, accrued income and prepayments	11,180	0	11,180	6,991
Cash at bank and in hand	34,004	10,683	44,687	37,251
Creditors due within one year	(8,595)	(0)	(8,595)	(3,010)
Net assets	36,889	10,683	47,572	41,233

15. PRIOR YEAR COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted Funds	Restricted Funds	Total 2020
	£	£	£
Income from			
Donations and legacies	4,489	6,063	10,552
Charitable activities	28,059	0	28,059
Investments	81	0	81
Total income	32,629	6,063	38,692
Expenditure on			
Charitable activities			
Counselling	32,090	0	32,090
Retreats	679	0	679
Total expenditure	(32,769)	0	(32,769)
Net income / (expenditure)	(140)	6,063	5,923
Transfers between funds	5,505	(5,505)	0
Net movements in funds for the year	5,365	558	5,923
Reconciliation of funds:			
Total funds brought forward	28,605	6,705	35,310
Total funds carried forward	33,970	7,263	41,233
