

The Relationship Therapy Centre

England & Wales · Charity number 1056625

Details

Other names	RELATE WORCESTERSHIRE, Relate Severn and Wye, The Relationship Therapy Centre
Status	Registered
Legal form	Charitable company
Company number	03219666
Registered	1996-07-08
Register	View on the Charity Commission register

Contact

Address	The Relationship Therapy Centre 19 Castle Street Worcester WR1 3AD
Phone	0190528051
Email	feedback@trtc.org.uk
Website	www.therelationshiptherapycentre.org.uk

Activities

Objects: 4(A) THE OBJECTS OF THE CENTRE ARE: 4.1 TO EDUCATE THE PUBLIC CONCERNING THE BENEFITS OF SECURE COUPLE RELATIONSHIPS, MARRIAGE AND FAMILY LIFE IN ORDER TO IMPROVE THE EMOTIONAL, SEXUAL AND SPIRITUAL WELL-BEING OF INDIVIDUALS WHICH IS DERIVED FROM COMMITTED RELATIONSHIPS; 4.2 TO SEEK TO ENHANCE, THE GOOD HEALTH, BOTH MENTAL AND PHYSICAL, OF ADULTS AND CHILDREN BY: 4.2.1 INCREASING PUBLIC AWARENESS OF THE BENEFIT OF COMMITTED COUPLE RELATIONSHIPS, MARRIAGE, AND FAMILY LIFE; AND 4.2.2 WORKING TO PREVENT POVERTY, HARDSHIP AND DISTRESS CAUSED BY THE BREAKDOWN OF SUCH RELATIONSHIPS; 4.3 TO PROVIDE COUNSELLING, ADVICE, EDUCATION, GUIDANCE AND RELIEF TO ADULTS AND/OR CHILDREN IN RELATION TO ANY ASPECT OF CONTEMPORARY LIFE OR WORK WHICH: 4.3.1 MAY PREJUDICE THEIR PHYSICAL OR MENTAL WELL BEING; OR 4.3.2 INFLUENCE, EITHER DIRECTLY OR INDIRECTLY, THEIR PRESENT OR FUTURE FAMILY OR COUPLE RELATIONSHIP; 4.4 TO RELIEVE THOSE IN NEED BY REASON OF YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE; AND 4.5 TO PROMOTE RESEARCH INTO ALL OF THE ABOVE OBJECTS AND TO MAKE THE RESULTS AVAILABLE TO THE PUBLIC.

Activities: The Relationship Therapy Centre provides support for safe, happy and healthy relationships for all. We provide counselling for couples, families, individuals and children and young people. Counselling is delivered from our main Worcester Centre and in outposts across the counties of Herefordshire, Worcestershire, Gloucestershire. We provide both in-person and online services.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** General Charitable Purposes, Education/training, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** WORCESTERSHIRE
- Gloucestershire
- Herefordshire
- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£409,460	£506,753	-	-
2024-03-31	£281,128	£294,329	-	-
2023-03-31	£249,361	£255,115	-	-
2022-03-31	£234,363	£226,984	-	-
2021-03-31	£254,311	£258,621	-	-
2020-03-31	£267,156	£286,171	-	-

Trustees

Name	Role	Appointed
Anna Callaghan		2026-06-01
Barbara SHUTTLEWORTH		2025-08-21
Ged Drugan		2025-08-21
Grant Lowe		2025-08-21
Maxine Sharman		2026-06-01
Michelle Hill		2026-06-01
TLC: Talk, Listen, Change		2025-08-21

The Relationship Therapy Centre

England & Wales - Charity number 1056625

Accounts

REGISTERED COMPANY NUMBER: 03219666 (England and Wales)
REGISTERED CHARITY NUMBER: 1056625

Report of the Trustees and
Financial Statements for the Period 1st April 2024 to 31st August 2025
for
The Relationship Therapy Centre Ltd
Previously known as Relate Severn and Wye Ltd

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Contents of the Financial Statements
for the Period 1st April 2024 to 31st August 2025**

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**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Reference and Administrative Details
for the Period 1st April 2024 to 31st August 2025**

TRUSTEES	C Temple Cox (resigned 21.8.25) G Devries (Vice Chair) (resigned 6.11.24) J Hall (Chair) (resigned 21.8.25) D Kennedy (resigned 21.8.25) C A Parson (resigned 21.8.25) N J Shaw (resigned 21.8.25) J E Fuggle (resigned 21.8.25) K L Kehoe (resigned 21.8.25) J D Olamide (resigned 6.11.24) P Jones (resigned 21.8.25) G Drugan (appointed 21.8.25) G N Lowe (appointed 21.8.25) B Shuttleworth (appointed 21.8.25) TLC: Talk, Listen, Change (appointed 21.8.25)
COMPANY SECRETARY	M Sharman
REGISTERED OFFICE	19 Castle Street Worcester Worcestershire WR1 3AD
REGISTERED COMPANY NUMBER	03219666 (England and Wales)
REGISTERED CHARITY NUMBER	1056625
INDEPENDENT EXAMINER	The Richards Sandy Partnership Thorneloe House 25 Barbourne Road Worcester Worcestershire WR1 1RU
CHIEF EXECUTIVE OFFICER	M Sharman
DIRECTORS OF TLC: TALK, LISTEN CHANGE (CORPORATE TRUSTEE)	S Ahsan J Brearley Dr G Drugan S Ingleby C Jowitt C Liu G Lowe A Raymode B Shuttleworth A Sultan

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Report of the Trustees
for the Period 1st April 2024 to 31st August 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the period 1st April 2024 to 31st August 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects and principal activities of the charity are to support couple and family relationships in Worcestershire, Herefordshire and Gloucestershire by offering relationship education and counselling. The charity's purpose as set out in the objects contained in the memorandum of association of the company are to:

- (a) educate the public concerning the benefits of secure couple relationships, marriage and family life in order to improve the emotional, sexual and spiritual well-being of individuals which is derived from committed relationships;
- (b) seek to enhance the good health, both mental and physical, of adults and children by:
 - increasing public awareness of the benefit of committed couple relationships, marriage and family life; and working to prevent poverty, hardship and distress caused by the breakdown of such relationships;
 - providing counselling, advice, education, guidance and relief to adults and/or children in relation to any aspect of contemporary life or work which;
 - may prejudice their physical or mental well-being; or
 - influence, either directly or indirectly, their present or future family or couple relationship;
 - advance citizenship and community development;
 - relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;
 - promote research into all of the above objects and to make the results available to the public.

The Relationship Therapy Centre is grateful to those charitable trusts who support the bursary scheme and our young people's counselling service.

Significant activities

The charity's main activities are the provision of counselling services and training to individuals, couples and families and young people, at the Worcester centre and other premises throughout the county, and in Herefordshire and Gloucestershire.

Public benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit published by the Charity Commission when reviewing the charity's objectives and in planning future activities.

Volunteers

The Relationship Therapy Centre is very fortunate in the number of volunteers who provide reception cover free of charge. The volunteer receptionists make a much-valued contribution to the charity's operations.

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Report of the Trustees
for the Period 1st April 2024 to 31st August 2025**

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The expertise of Relate trained counsellors is offered to the public primarily through the Worcester Centre and rented premises at other locations in the county and in Herefordshire and Gloucestershire. Although we continue to work via telephone and webcam across all locations for those clients who find this most convenient.

The charity is responsive to policy initiatives of both central and local government. In turn, there is recognition that the charitable sector is often the most efficient provider of remedial services - particularly with children and families. The Relationship Therapy Centre has adopted a professional and pro-active approach in seeking to be a provider of solutions in the implementation of these policies.

The Trustees have determined that, whilst the ongoing counselling of individual and couple clients form the strategic backbone of the charity's activities, The Relationship Therapy Centre is well placed to play its part in implementing improvements to family and child well-being through government initiatives.

This report extends from 1st April 2024 to 31st August 2025. During this period our counsellors worked with 992 clients and delivered 4,955 sessions of relationship counselling - in person and by webcam, at times most convenient to our clients. We are proud of the quality of the service we provide in difficult circumstances and believe that we make a real difference to many lives in Worcestershire, Herefordshire and Gloucestershire. We continue to provide subsidised counselling to clients depending on their household income. This year we have subsidised 2,498 sessions, providing clients with access to support that may otherwise have been unavailable to them.

The charity's bursary scheme continues to be of significant benefit to those clients suffering severe financial hardship and both Trustees and management are agreed that this provision should continue. Trustees have continued to invest in the training of new counsellors by sponsoring the tuition fees of Relate courses. Five of our trainees qualified as relationship counsellors during the year.

Sadly, at the end of 2024, our national body Relate Ltd announced significant financial difficulties and entered administration. Despite the collective efforts of the Relate Federation to purchase the Relate brand, the brand was sold to another charity. The increased charges applied to continue to use the Relate brand were unaffordable and on 1st April 2025 we reluctantly exited a brand we had been a part of for over 80 years and rebranded our charity as The Relationship Therapy Centre.

The Trustees continued to meet monthly to react to changing circumstances, making strategic plans to safeguard our future operations, which included a detailed marketing plan. However, despite the best efforts of Trustees and colleagues, the loss of the Relate brand meant clients were simply unable to find us and demand for our services plummeted. With limited financial resources we needed to explore other options to preserve relationship support services for our community and in August 2025 we were delighted to merge by way of a transfer of assets with the much larger relationship support charity TLC: Talk, Listen, Change.

I would like to thank my colleagues on the Board of Trustees especially those members who stood down this year, for their many years of commitment and support.

Personnel

The drop in demand and financial constraints led to some colleagues being made redundant prior to the merger with TLC. Although we were able to retain some admin and counsellor roles post-merger, we were saddened that colleagues who had worked within our charity for many years were also made redundant.

FINANCIAL REVIEW

Financial Review

Total income in the 17 months to August 2025 was £409,460 (2024: £281,128 for 12 months) split £368,500 of unrestricted income and £40,960 of restricted income.

Total expenditure in the 17 months to August 2025 was £506,753 (2024: £294,329 for 12 months) split £468,385 of unrestricted expenditure and £38,368 of restricted expenditure. Of this, £23,832 relates to the transfer of assets and liabilities to TLC.

Net gains on investments prior to their disposal during the period totalled £3,664 (2024: loss of £737).

The overall result for the 17 months is a net deficit of £93,629 (2024: net deficit £13,938).

Following the transfer of net assets and liabilities to TLC: Talk, Listen, Change, total funds as at 31 August 2025 are £nil, compared to £93,629 as at 31 March 2024.

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Report of the Trustees
for the Period 1st April 2024 to 31st August 2025**

FINANCIAL REVIEW

Principal funding sources

The principal funding sources during the period were fees charged to clients for counselling services and service contracts for counselling services provided. In addition, the charity is very grateful for the support of local and national grant-making trusts. In particular the support and generosity of the Sanctuary Housing Group for the provision of the Worcester premises at a peppercorn rent, an arrangement which has continued post merger.

Reserves policy

Following the merger agreement with TLC: Talk, Listen, Change, in which all of the charity's net assets and liabilities are transferred to TLC, the charity's general unrestricted reserves, excluding fixed assets, were £nil as at 31 August 2025 (2024: £53,487).

Going concern

During the period, the charity has merged with TLC: Talk, Listen, Change on 21st August 2025. Following the transfer of business to TLC, the charity will be wound up on a solvent basis.

The current period has been prepared on a going concern basis, with the assets and business transferred to TLC as a going concern.

FUTURE DEVELOPMENTS

As a result of the transfer, services will be retained within Worcestershire, Herefordshire and Gloucestershire. TLC has a strong track record of supporting relationships and operates numerous programmes including therapeutic wellbeing counselling services, mediation, domestic abuse support services and perpetrator behaviour change programmes, as well as education and training. We are already delivering free at the point of contact grant funded counselling in our locations and plans are in place to extend this further. We are also able to provide services to fee paying clients through TLC's wholly owned subsidiary - Now You're Talking therapy.

I conclude this report by giving thanks to my fellow Trustees for their support and advice and on behalf of the Trustees, I wish to thank all our counsellors, supervisors, trainers, administration staff and volunteers, for their steadfast support.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum & Articles of Association dated 5 June 1996, as amended on 22 October 2008, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new Trustees

Officers and elected members are nominated and voted at annual general meetings. All Trustees are subject to re-election at each annual general meeting and can serve a maximum of eight consecutive years. The Executive shall consist of a minimum of six and a maximum of eighteen Members.

Organisational structure

The charity operates through periodic Trustee only meetings and an Executive Committee, which comprises of the Trustees of the charity together with management members and other co-opted members as appropriate. Decisions are arrived at by majority vote in general meeting.

Induction and training of new Trustees

Trustees are periodically reviewed and monitored and, if appropriate, training is undertaken to update new Trustees on matters highlighted in the review.

CHANGE OF NAME

The charitable company passed a special resolution on 17th April 2025 changing its name from Relate Severn and Wye Ltd to The Relationship Therapy Centre Ltd.

QUALIFYING THIRD PARTY INDEMNITY PROVISIONS

The charitable company has made third party indemnity provisions for the benefit of its directors during the period and these provisions remain in force at the reporting date.

**Independent Examiner's Report to the Trustees of
The Relationship Therapy Centre Ltd**

Independent examiner's report to the trustees of The Relationship Therapy Centre Ltd ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the period 1st April 2024 to 31st August 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

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

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



Melissa Jean Godwin (ACA ACCA)

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Date: 28.05.26.....

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Report of the Trustees
for the Period 1st April 2024 to 31st August 2025**

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

28/05/2026

Approved by order of the board of trustees on and signed on its behalf by:

Barbara Shuttleworth

.....
B Shuttleworth - Trustee

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Period 1st April 2024 to 31st August 2025

	Notes	Unrestricted funds £	Restricted funds £	Period 1.4.24 to 31.8.25 Total funds £	Year Ended 31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	35,703	19,980	55,683	61,351
Charitable activities					
Counselling	6	329,581	20,980	350,561	210,169
Other trading activities	4	-	-	-	7,397
Investment income	5	3,216	-	3,216	2,211
Total		368,500	40,960	409,460	281,128
EXPENDITURE ON					
Charitable activities					
Counselling	7	446,391	36,530	482,921	294,329
Transfer of net assets to TLC: Talk Listen, Change		21,994	1,838	23,832	-
Total		468,385	38,368	506,753	294,329
Net gains/(losses) on investments		3,664	-	3,664	(737)
NET INCOME/(EXPENDITURE)		(96,221)	2,592	(93,629)	(13,938)
Transfers between funds	21	2,592	(2,592)	-	-
Net movement in funds		(93,629)	-	(93,629)	(13,938)
RECONCILIATION OF FUNDS					
Total funds brought forward		93,629	-	93,629	107,567
TOTAL FUNDS CARRIED FORWARD		-	-	-	93,629

The notes form part of these financial statements

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Balance Sheet
31st August 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Investments	16	-	-	-	39,642
CURRENT ASSETS					
Debtors	17	-	-	-	18,900
Cash at bank and in hand		5,000	-	5,000	51,006
		5,000	-	5,000	69,906
CREDITORS					
Amounts falling due within one year	18	-	-	-	(15,919)
NET CURRENT ASSETS		5,000	-	5,000	53,987
TOTAL ASSETS LESS CURRENT LIABILITIES		5,000	-	5,000	93,629
PROVISIONS FOR LIABILITIES	20	(5,000)	-	(5,000)	-
NET ASSETS		-	-	-	93,629
FUNDS	21				
Unrestricted funds				-	93,629
TOTAL FUNDS				-	93,629

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the period ended 31st August 2025.

The members have not required the company to obtain an audit of its financial statements for the period ended 31st August 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 28/05/2026..... and were signed on its behalf by:

Barbara Shuttleworth

.....
B Shuttleworth - Trustee

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Notes to the Financial Statements
for the Period 1st April 2024 to 31st August 2025**

1. STATUTORY INFORMATION

The charity is a company limited by guarantee. The members of the company are the trustees named in the Trustees' Report. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1.

2. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity is exempt from preparing a cash flow statement on the grounds that it is not a larger charity.

CESSATION OF TRADE

During the current period the activities and net assets of the charity was transferred to another legal entity on a going concern basis, after which the charity no longer had any ongoing activities. The charity is expected to be wound up in the near future.

CHANGES IN FINANCIAL YEAR END

The charity has changed its financial year end from 31 March to 31 August, so that its financial year end incorporates the merger with TLC.

Following this change in financial year end date, these financial statements have been prepared for a period of 17 months.

The comparative amounts presented in the financial statements, which relate to the 12 month period ending 31 March 2024, are not entirely comparable.

INCOME

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

Grant income, including government grants, is recognised on a performance basis.

Income from charitable activities for services provided is recognised in line with the provision of those services.

Investment income is recognised when the relating investments issue notice of distribution to its investors.

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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

INVESTMENTS

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs, etc) are valued at market value at the year end. Both realised and unrealised gains are shown under 'net gains / (losses) on investments' on the face of the SoFA.

ALLOCATION AND APPORTIONMENT OF COSTS

The cost of subsidised and bursary counselling sessions have been calculated at £74 per session. The total costs of bursaries awarded have been allocated to the restricted bursary funds.

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025**

2. ACCOUNTING POLICIES - continued

TANGIBLE FIXED ASSETS

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

Computer equipment - 33% on cost

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS

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

DONATED GOODS AND SERVICES

Donated goods and services are measured at fair value when control over the economic benefit has passed to the charity.

FINANCIAL INSTRUMENTS

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic Financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction cost.

The Relationship Therapy Centre Ltd
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Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025

3. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	Period 1.4.24 to 31.8.25 Total funds £	Year Ended 31.3.24 Total funds £
Donations	1,464	-	1,464	1,250
Grants	12,685	19,980	32,665	45,611
Donated services and facilities	21,554	-	21,554	14,490
	<u>35,703</u>	<u>19,980</u>	<u>55,683</u>	<u>61,351</u>

DONATED SERVICES AND FACILITIES

The Charity would like to acknowledge their gratitude to the Sanctuary Housing Group for the provision of the premises at 19 Castle Street at a substantially reduced rent. The difference between the market value of the rent and the rent paid has been recognised as a donated service of £21,554 for the 17 month period (2024: £14,490 for 12 months).

Grants received, included in the above, are as follows:

	Period 1.4.24 to 31.8.25 £	Year Ended 31.3.24 £
Baron Davenport's Charity	1,500	1,000
Dumbreck Charity	-	500
E F Bulmer Benevolent Fund	3,000	3,000
Edward Cadbury Charitable Trust	-	1,000
The Eric W Vincent Trust Fund	-	500
Groundwork UK	-	500
The Hobson Charity	-	6,000
The Hopmarket Charity	-	3,048
Langdale Trust	-	4,000
Laslett's Charities	12,185	6,063
The Midcounties Co-operative	-	500
The National Lottery	-	10,000
The Roger & Douglas Turner Charitable Trust	9,000	4,000
The Rowlands Trust	3,500	-
Souter Charitable Trust	-	3,000
Gloucestershire Community Foundation	-	2,500
The Patrick Trust	1,000	-
Bosch Thermotech Ltd	50	-
Midcounties Wyre Forest	1,000	-
Spirax Sarco Ltd	500	-
The Government Communications Fund	930	-
	<u>32,665</u>	<u>45,611</u>

The Relationship Therapy Centre Ltd
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Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025

4. OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	Period 1.4.24 to 31.8.25 Total funds £	Year Ended 31.3.24 Total funds £
Social lotteries	-	-	-	26
Consultancy	-	-	-	7,371
	<u>-</u>	<u>-</u>	<u>-</u>	<u>7,397</u>

5. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	Period 1.4.24 to 31.8.25 Total funds £	Year Ended 31.3.24 Total funds £
Dividend income	<u>3,216</u>	<u>-</u>	<u>3,216</u>	<u>2,211</u>

6. INCOME FROM CHARITABLE ACTIVITIES

	Period 1.4.24 to 31.8.25 Counselling £	Year Ended 31.3.24 Total activities £
Counselling	328,581	196,674
Grants	<u>21,980</u>	<u>13,495</u>
	<u>350,561</u>	<u>210,169</u>

Grants received, included in the above, are as follows:

	Period 1.4.24 to 31.8.25 £	Year Ended 31.3.24 £
Redditch Borough Council	6,000	-
Malvern Town Primary Care Network	-	1,365
Droitwich, Ombersley & The Rurals Primary Care Network	14,980	12,130
Bromsgrove District Council	<u>1,000</u>	<u>-</u>
	<u>21,980</u>	<u>13,495</u>

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 8) £	Support costs (see note 9) £	Totals £
Counselling	149,944	332,977	482,921
Transfer of net assets to TLC: Talk Listen, Change	<u>23,832</u>	<u>-</u>	<u>23,832</u>
	<u>173,776</u>	<u>332,977</u>	<u>506,753</u>

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	Period 1.4.24 to 31.8.25 £	Year Ended 31.3.24 £
Staff costs	142,149	79,803
Counsellors and psycho-sexual therapy expenses	4,770	13,829
Bad debts	3,025	-
Transfer of net assets to TLC: Talk Listen, Change	<u>23,832</u>	<u>-</u>
	<u>173,776</u>	<u>93,632</u>

For details of the transfer of net assets to TLC see note 13.

9. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Counselling	<u>318,692</u>	<u>5,786</u>	<u>8,499</u>	<u>332,977</u>

All support costs have been allocated against counselling activities, due to the decreased training activity.

Support costs, included in the above, are as follows:

	Period 1.4.24 to 31.8.25 £	Year Ended 31.3.24 Total activities £
Wages	206,346	122,364
Social security	5,551	5,129
Pensions	2,991	2,393
Service charge	15,994	12,758
Insurance	5,905	3,089
Rent and associated costs	53,239	32,037
Telephone	3,348	2,495
Computer software costs	11,707	6,860
Postage and stationery	1,369	2,112
Sundries	6,500	3,065
Repairs and maintenance	5,415	1,756
Depreciation of tangible and heritage assets	327	-
Bank charges	5,786	4,574
Accountancy and legal fees	<u>8,499</u>	<u>2,065</u>
	<u>332,977</u>	<u>200,697</u>

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025**

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	Period 1.4.24 to 31.8.25 £	Year Ended 31.3.24 £
Depreciation - owned assets	327	-
Other operating leases	3,736	4,132
Independent Examiner's Fee	2,142	2,004
	6,205	6,136

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31st August 2025 nor for the year ended 31st March 2024.

TRUSTEES' EXPENSES

During the period no trustees (2024: one) were reimbursed for travel expenses (2024: £24) or other expenses.

12. STAFF COSTS

	Period 1.4.24 to 31.8.25 £	Year Ended 31.3.24 £
Wages and salaries	342,979	200,901
Social security costs	9,107	5,917
Other pension costs	4,951	2,871
	357,037	209,689

Total remuneration (including employer pension) paid to key management personnel during the 17 month period was £128,370 (2024: £73,785 for 12 month period).

The average monthly number of employees during the period was as follows:

	Period 1.4.24 to 31.8.25	Year Ended 31.3.24
Administration	11	8
Direct charitable work	12	12
	23	20

No employees received emoluments in excess of £60,000.

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025

13. TRANSFER OF TRADE AND ASSETS TO TLC: TALK, LISTEN, CHANGE

On 21 August 2025, The Relationship Therapy Centre Ltd merged with TLC: Talk, Listen, Change. All the operations, assets and liabilities were transferred to TLC: Talk, Listen, Change for £1 consideration.

A value of £23,832 has been transferred after the date of the merger, comprising the cash, other assets and liabilities of The Relationship Therapy Centre Ltd to TLC: Talk, Listen, Change.

The following table sets out the book values of identifiable assets and liabilities transferred to TLC: Talk, Listen, Change.

Net assets transferred:	£
Tangible fixed assets	3,103
Debtors	4,169
Cash at bank	26,211
Creditors	(9,651)
	23,832

Funds transferred:	Unrestricted Funds £	Restricted Funds £	Total £
Equipment Fund		908	908
Event Kit Fund		930	930
General Fund	21,994		21,994
	21,994	1,838	23,832

At the period end there was cash at bank totalling £22,363 held in bank accounts in the name of the charity held as agent of TLC: Talk, Listen, Change (which has not been recognised on the balance sheet on the basis that the transfer agreement has assigned legal ownership of this money to TLC: Talk, Listen, Change).

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	21,299	40,052	61,351
Charitable activities			
Counselling	196,674	13,495	210,169
Other trading activities	7,397	-	7,397
Investment income	2,211	-	2,211
Total	227,581	53,547	281,128
EXPENDITURE ON			
Charitable activities			
Counselling	235,282	59,047	294,329
Net gains/(losses) on investments	(737)	-	(737)
NET INCOME/(EXPENDITURE)	(8,438)	(5,500)	(13,938)
RECONCILIATION OF FUNDS			
Total funds brought forward	102,067	5,500	107,567

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025

14. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>93,629</u>	<u>-</u>	<u>93,629</u>
15. TANGIBLE FIXED ASSETS			Computer equipment £
COST			
Additions			3,430
Transfer to ownership			<u>(3,430)</u>
At 31st August 2025			<u>-</u>
DEPRECIATION			
Charge for year			327
Transfer to ownership			<u>(327)</u>
At 31st August 2025			<u>-</u>
NET BOOK VALUE			
At 31st August 2025			<u>-</u>
At 31st March 2024			<u>-</u>
16. FIXED ASSET INVESTMENTS			Listed investments £
MARKET VALUE			
At 1st April 2024			39,642
Disposals			<u>(43,306)</u>
Revaluations			3,664
At 31st August 2025			<u>-</u>
NET BOOK VALUE			
At 31st August 2025			<u>-</u>
At 31st March 2024			<u>39,642</u>

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025

17. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	-	9,506
Prepayments and accrued income	-	9,394
	<u>-</u>	<u>18,900</u>

18. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	-	5,150
Pensions	-	8
Deferred income	-	1,670
Accrued expenses	-	9,091
	<u>-</u>	<u>15,919</u>
	2025	2024
	£	£
Deferred income at 1 April 2024	1,670	4,851
Released from previous year	(1,670)	(4,851)
Amounts deferred in year	4,240	1,670
Transferred to TLC (see note 13)	(4,240)	-
	<u>-</u>	<u>1,670</u>
Deferred income at 31 August 2025	<u>-</u>	<u>1,670</u>

Deferred income relates to:

- fees received in advance for courses yet to be held and counselling sessions not yet fulfilled.
- performance-related grant income where the related performance required to meet the income recognition entitlement has not yet occurred.

19. LEASING AGREEMENTS

Operating lease commitments originally payable by the charity have been reassigned to TLC as part of the transfer agreement (see note 13).

20. PROVISIONS FOR LIABILITIES

	£
Opening balance	-
New provisions in the year	<u>5,000</u>
Closing balance	<u>5,000</u>

Under the terms of the transfer agreement with TLC: Talk, Listen Change (see note 13), £5,000 from cash held by the charity at time of transfer is to be retained in control of the charity to meet any administrative, legal or other professional costs of dissolving the company, with any monies remaining on dissolution to be transferred over to TLC: Talk, Listen Change.

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025

21. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.8.25 £
Unrestricted funds				
General fund	41,839	(96,221)	54,382	-
Winding Up Fund	51,790	-	(51,790)	-
	<u>93,629</u>	<u>(96,221)</u>	<u>2,592</u>	<u>-</u>
Restricted funds				
Equipment Fund	-	2,592	(2,592)	-
	<u>-</u>	<u>2,592</u>	<u>(2,592)</u>	<u>-</u>
TOTAL FUNDS	<u><u>93,629</u></u>	<u><u>(93,629)</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	368,500	(468,385)	3,664	(96,221)
Restricted funds				
Adult Bursary Fund	50	(50)	-	-
Adult and Couple Counselling	14,980	(14,980)	-	-
Equipment Fund	3,500	(908)	-	2,592
Event Kit Fund	930	(930)	-	-
Hereford Fund	3,000	(3,000)	-	-
Operations Manager Fund	10,000	(10,000)	-	-
Redditch Fund	6,000	(6,000)	-	-
Younger People's Bursary	2,500	(2,500)	-	-
	<u>40,960</u>	<u>(38,368)</u>	<u>-</u>	<u>2,592</u>
TOTAL FUNDS	<u><u>409,460</u></u>	<u><u>(506,753)</u></u>	<u><u>3,664</u></u>	<u><u>(93,629)</u></u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	50,277	(8,438)	41,839
Winding Up Fund	51,790	-	51,790
	<u>102,067</u>	<u>(8,438)</u>	<u>93,629</u>
Restricted funds			
Training Fund	5,500	(5,500)	-
	<u>5,500</u>	<u>(5,500)</u>	<u>-</u>
TOTAL FUNDS	<u><u>107,567</u></u>	<u><u>(13,938)</u></u>	<u><u>93,629</u></u>

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025

21. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	227,581	(235,282)	(737)	(8,438)
Restricted funds				
Activity Fund	500	(500)	-	-
Adult Bursary Fund	12,052	(12,052)	-	-
Adult and Couple Counselling	10,910	(10,910)	-	-
Children and Young Adult Counselling Fund - Droitwich, Ombersley and the Rurals PCN	1,220	(1,220)	-	-
Children and Young Adult Counselling Fund - Malvern PCN	1,365	(1,365)	-	-
Gloucestershire Fund	2,500	(2,500)	-	-
Hereford Fund	3,000	(3,000)	-	-
Older People's Bursary Fund	1,000	(1,000)	-	-
Operations Manager Fund	15,000	(15,000)	-	-
Training Fund	6,000	(11,500)	-	(5,500)
	<u>53,547</u>	<u>(59,047)</u>	<u>-</u>	<u>(5,500)</u>
TOTAL FUNDS	<u>281,128</u>	<u>(294,329)</u>	<u>(737)</u>	<u>(13,938)</u>

TRANSFERS BETWEEN FUNDS

During the period the £2,592 was transferred to the general unrestricted fund representing the net book value of fixed assets purchased out of the Equipment fund.

During the period a total of £51,790 was transferred from the designated winding up fund to the general unrestricted fund.

22. RELATED PARTY DISCLOSURES

During the year ended 31 August 2025 no trustees made donations to the charity (2024: 1 trustee donation of £50), none of which had any restrictions.

23. PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund

The unrestricted fund can be used for any charitable purpose within the charity's objects and approved by the Trustees. It is the policy of the charity to build a reserve of three months' operating costs in this fund.

Winding Up Fund

This fund is designated in order to provide sufficient funds to cover the cost of redundancy and lease termination costs in the event of the charity winding up.

RESTRICTED FUNDS

Activity Fund

This fund is restricted following receipt of grant income towards Coronation and Christmas celebrations.

Adult Bursary Fund

The restricted fund re the Adult Bursary was established for the purpose of subsidising counselling sessions for adults.

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Notes to the Financial Statements - continued
for the Period 1st April 2024 to 31st August 2025**

23. PURPOSE OF FUNDS - continued

Adult and Couple Counselling Fund

This fund is restricted for the purpose of providing counselling sessions to adults and couples in the Droitwich, Ombersley and Rural Primary Care Network.

Children and Young Adult Counselling Fund - Droitwich, Ombersley and the Rurals PCN

This fund is restricted for the purposes of providing counselling sessions to young people in the Droitwich, Ombersley and Rural Primary Care Network.

Children and Young Adult Counselling Fund - Malvern PCN

This fund is restricted for the purposes of providing counselling sessions to young people in the Malvern Primary Care Network.

Equipment Fund

This fund is restricted following receipt of grant income towards the purchase of computer equipment.

Event Kit Fund

This fund is restricted following receipt of grant income towards the purchase of branded event kit.

Gloucestershire Fund

This fund is restricted for the purpose of providing counselling services in Gloucestershire.

Hereford Fund

The restricted fund re The Hereford Fund was established for the purpose of providing counselling services in Hereford.

Older People's Bursary Fund

The restricted fund re the Older People's Bursary Fund was established for the purpose of subsidising counselling sessions for older clients.

Operations Manager Fund

This fund is restricted for funds awarded for the salary costs of our Operations Manager.

Redditch Fund

This fund is restricted for the purpose of providing counselling services in Redditch.

Training Fund

This fund is restricted for grants awarded to support the training costs of new counsellors.

Younger People's Bursary Fund

The restricted fund re the Younger People's Bursary Fund was established for the purpose of subsidising counselling sessions for younger clients.

The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd

Detailed Statement of Financial Activities
for the Period 1st April 2024 to 31st August 2025

	Period 1.4.24 to 31.8.25 £	Year Ended 31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,464	1,250
Grants	32,665	45,611
Donated services and facilities	21,554	14,490
	55,683	61,351
Other trading activities		
Social lotteries	-	26
Consultancy	-	7,371
	-	7,397
Investment income		
Dividend income	3,216	2,211
Charitable activities		
Counselling	328,581	196,674
Grants	21,980	13,495
	350,561	210,169
Total incoming resources	409,460	281,128
EXPENDITURE		
Charitable activities		
Wages	136,633	78,537
Social security	3,556	788
Pensions	1,960	478
Counsellors and psycho-sexual therapy expenses	4,770	13,829
Bad debts	3,025	-
Transfer of net assets to TLC: Talk Listen, Change	23,832	-
	173,776	93,632
Support costs		
Management		
Wages	206,346	122,364
Social security	5,551	5,129
Pensions	2,991	2,393
Service charge	15,994	12,758
Insurance	5,905	3,089
Rent and associated costs	53,239	32,037
Telephone	3,348	2,495
Computer software costs	11,707	6,860
Postage and stationery	1,369	2,112
Carried forward	306,450	189,237

This page does not form part of the statutory financial statements

**The Relationship Therapy Centre Ltd
previously known as Relate Severn and Wye Ltd**

**Detailed Statement of Financial Activities
for the Period 1st April 2024 to 31st August 2025**

	Period 1.4.24 to 31.8.25 £	Year Ended 31.3.24 £
Management		
Brought forward	306,450	189,237
Sundries	6,500	3,065
Repairs and maintenance	5,415	1,756
Depreciation of computers	327	-
	318,692	194,058
 Finance		
Bank charges	5,786	4,574
 Governance costs		
Accountancy and legal fees	8,499	2,065
	506,753	294,329
Total resources expended		
Net expenditure before gains and losses	(97,293)	(13,201)
 Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	3,664	(737)
	(93,629)	(13,938)
Net expenditure	(93,629)	(13,938)

This page does not form part of the statutory financial statements

The Relationship Therapy Centre

England & Wales - Charity number 1056625

Accounts

Registered Company Number: 03219666 (England and Wales)
Registered Charity Number: 1056625

Report of the Trustees and Financial Statements for the Year Ended 31st March 2024 for Relate Severn and Wye



Providing relationship counselling
across the counties of
Herefordshire, Worcestershire,
and Gloucestershire.

**Relate Severn and Wye
(previously known as Relate Worcestershire)**

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OUR VISION

- Thriving relationships in every part of life

OUR MISSION

- To provide accessible support in the ways people need it, so everyone can enjoy thriving relationships

OUR VALUES

- **Accessibility** - we believe in the possibility of every individual to have thriving relationships, irrespective of their background or identity
- **Continuous Improvement** - we are committed to staying ahead of the curve, anticipating the evolving relationship and wellbeing needs of our communities, and continuously innovating. We ask questions, seek feedback, and adapt to ensure we remain significant.
- **Safety** - at the heart of our work lies a commitment to safeguarding every individuals wellbeing, dignity and rights. We emphasise the paramount importance of consent, creating an environment where personal boundaries are respected and upheld.
- **Excellence** - with a foundation rooted in expert knowledge and deep skills, we measure our success by the tangible, transformative outcomes we achieve. Every initiative is undertaken with a commitment to excellence and making a lasting difference.

Relate Severn and Wye
(previously known as Relate Worcestershire)

Reference and Administrative Details for the Year Ended 31st March 2024

Trustees

C Temple Cox
B Coleman (resigned 29/11/2023)
G Devries
J Hall (Chair)
D Kennedy
C A Parson
N J Shaw
J E Fuggle (appointed 28/06/2023)
K Kehoe (appointed 29/11/2023)
P Jones (appointed 27/03/24)
J Olamide (Treasurer) (appointed 27/03/24)

Company Secretary

M Sharman (appointed 29/11/23)

Registered Office

19 Castle Street
Worcester
WR1 3AD

Registered Company Number

03219666 (England and Wales)

Registered Charity Number

1056625

Independent Examiner

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
WR1 1RU

Chief Executive

M Sharman

Relate Severn and Wye
(previously known as Relate Worcestershire)

Report of the Trustees
For the year ended 31st March 2024

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and Activities

The objects and principal activities of the charity are to support couple and family relationships by offering relationship education and counselling. The charity's purpose as set out in the objects contained in the memorandum of association of the company are to:

- (a) educate the public concerning the benefits of secure couple relationships, marriage, and family life to improve the emotional, sexual, and spiritual well-being of individuals which is derived from committed relationships.
- (b) seek to enhance the good health, both mental and physical, of adults and children by:

increasing public awareness of the benefit of committed couple relationships, marriage, and family life; and working to prevent poverty, hardship and distress caused by the breakdown of such relationships.

providing counselling, advice, education, guidance and relief to adults and/or children in relation to any aspect of contemporary life or work which;

- may prejudice their physical or mental well-being; or
- influence, either directly or indirectly, their present or future family or couple relationship;
- advance citizenship and community development;
- relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;
- promote research into all the above objects and to make the results available to the public.

The Trustees review their aims and objectives each year. In particular, the Trustees have considered how planned activities will contribute to the objectives and aims. Relate Severn and Wye delivers services across the three counties of Herefordshire, Worcestershire and Gloucestershire and charges a fee to contribute towards the costs of providing counselling. Clients pay what they can afford as well as bursary schemes and benevolent contracts for subsidised or free services. Relate is grateful to those charitable trusts who support the bursary scheme.

Significant Activities

The charity's main activities are the provision of counselling services and training to individuals, couples, families, and young people.

Public Benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit published by the Charity Commission when reviewing the charity's objectives and in planning future activities.

Relate Severn and Wye
(previously known as Relate Worcestershire)

Report of the Trustees
For the year ended 31st March 2024

Achievement and Performance

Charitable Activities

The expertise of Relate trained counsellors is offered to the public primarily through the Worcester Centre and rented premises at other locations across the counties of Herefordshire, Worcestershire and Gloucestershire. During the year we increased our reach to cover a broader area for face-to-face counselling to include towns from Kidderminster in the North West to Stow-on-the-Wold in the South East of our territory.

Most of our work is with private clients and couples. However, the Trustees have determined that, whilst the ongoing counselling of individual and couple clients form the strategic backbone of the charity's activities, Relate Severn and Wye is well placed to play its part in implementing improvements to family and young people's well-being through government and local initiatives.

This year our counsellors worked with 907 clients and delivered 3,794 sessions of relationship counselling - largely in person but also by webcam or telephone, at times most convenient to our clients. We are proud of the quality of the service we provide in difficult circumstances and believe that we make a real difference to many lives. Our overall client satisfaction score is 8.9 out of 10. We continue to provide subsidised counselling to clients depending on their household income. This year we have subsidised 1,776 (59%) of sessions, providing clients with access to support that may otherwise have been unavailable to them. The charity's bursary scheme continues to be of significant benefit to those clients suffering severe financial hardship and both Trustees and management are agreed that this provision should continue.

We undertook 13% more counselling sessions than the previous year and demand for our counselling services continues to be high, particularly as NHS waiting lists grow in our area. Our responses to this are to maximise the number of client sessions available with our existing resources as well as to grow our capacity going forward. We have been delighted to work the Droitwich, Ombersley and Rurals Primary Care Network to provide counselling to patients referred from their GPs.

Trustees have continued to invest in the training of new Relate counsellors by sponsoring the tuition fees of Relate courses, as well as utilising grant funding from our generous supporters. This is an important part of strategic business planning to build capacity and provide succession planning for our workforce. We currently have six counsellors undertaking the Relate level 5 training course who are on placement within our Centre, and we plan to continue this annually.

Personnel

Our service is reliant on an engaged and enthusiastic work force. All members of our counselling team are highly qualified and are registered annually on the Relate National Practitioner Register. We are ever grateful to them, to our administrative team, and to our volunteers for the provision of a safe, high quality, client focused counselling service. We welcome too our latest intake of newly trained counsellors, recruited so we can expand our services and improve our reach into the community.

Thanks must also go to our CEO, Maxine Sharman for her tireless efforts to grow and improve the charity. The Trustees fully support her continuing efforts to ensure the charity's future and successful provision of services.

**Relate Severn and Wye
(previously known as Relate Worcestershire)**

**Report of the Trustees
For the year ended 31st March 2024**

In addition, Relate Severn and Wye is very fortunate in the number of volunteers who provide counselling services and reception cover free of charge. The volunteers make a much-valued contribution to the charity's operations, and we thank them for their support.

The Trustee team meet monthly to react to changing circumstances, making strategic plans to safeguard our future operations. We have strengthened the Board this year with new members who have additional skills to help us through these changing times. We have also increased our diversity of Trustees with their ages spanning six decades. I would like to take this opportunity to thank my Trustee colleagues past and present for all their work and would like to make a special mention of Benedict Coleman who retired this year, after more than a decade of loyal service.

Financial Review

The charity remains in a strong position. Total funds as at 31 March 2024 being £93,629, compared to £107,567 as at 31 March 2023.

Total income in the 12 months to March 2024 was £281,128 (2023: £249,361) split £227,581 of unrestricted income and £53,547 of restricted income. The £31,767 increase in total income since 2023 was largely as a result of a rise in counselling fee income received of £46,770, although this was partly offset by a reduction in grant income of £25,867.

Total expenditure in the year ended March 2024 was £294,329 (2023: £255,115) split £235,282 of unrestricted expenditure and £59,047 of restricted expenditure. The increase in expenditure through the year reflects the increased number of counselling sessions provided and the return to face-to-face sessions in more outreach sessions, following the expansion of the charity into Gloucestershire.

The overall result for the year is a net deficit of £13,938 (2023: £8,382).

Principal Funding Sources

The principal funding sources during the year were fees charged to clients for counselling services and service contracts for counselling services provided. In addition, the charity is very grateful for the support of local and national grant-making trusts. In particular, the support and generosity of the Sanctuary Group for the provision of the Worcester premises at a peppercorn rent.

Reserves Policy

The strategy agreed by the Trustees is to maintain an unrestricted reserve fund equivalent to approximately three months' expenditure. The charity's general unrestricted reserves, excluding fixed assets, was £53,987 as at 31 March 2024 (2023: £50,077), representing approximately 2.7 months of unrestricted expenditure. The stated strategy has therefore not quite been achieved this year. Included in unrestricted funds is a designated Winding Up Fund in order to ring fence funds to cover the cost of redundancy and lease termination costs in the event of the charity winding up. The balance of this designated fund (including an investment valued at £39,642) was £51,790 (2023: £51,790).

Total unrestricted reserves as at 31 March 2024 were £93,629 (2023: £102,067) to include an investment valued at £39,642 at the year end.

Total restricted funds as at 31 March 2024 were £nil (2023: £5,500).

Relate Severn and Wye
(previously known as Relate Worcestershire)
Report of the Trustees
For the year ended 31st March 2024

Future Developments

The Trustees have determined through the annual planning process, that the charity should continue to aim for breakeven. However, it is most important that our services be open to all and that we continue to invest in additional counselling capacity. Having established a strong platform for future development, there are plans to train more new counsellors and increase our capacity in providing a much-needed service across Worcestershire, Herefordshire and Gloucestershire.

I conclude this report by giving thanks to my fellow Trustees for their support and advice and on behalf of the Trustees, I wish to thank all our counsellors, supervisors, trainers, administration colleagues and volunteers, without whom the Charity would be unable to function.

Structure, Governance and Management

Governing Document

The charity is controlled by its governing document, the Memorandum & Articles of Association dated 5 June 1996, as amended on 22 October 2008, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and Appointment of New Trustees

Officers and elected members are nominated and voted at annual general meetings. All Trustees are subject to re-election at each annual general meeting and can serve a maximum of eight consecutive years. The Executive shall consist of a minimum of six and a maximum of eighteen Members.

Organisational Structure

The charity operates through periodic Trustee only meetings and an Executive Committee, which comprises of the Trustees of the charity together with management members and other co-opted members as appropriate. Decisions are arrived at by majority vote in general meeting.

Induction and Training of New Trustees

Trustees are periodically reviewed and monitored and, if appropriate, training is undertaken to update new Trustees on matters highlighted in the review.

Change of Name

The charitable company passed a special resolution on 3rd October 2023 changing its name from Relate Worcestershire to Relate Severn and Wye Ltd.

Qualifying Third Party Indemnity Provisions

The charitable company has made third party indemnity provisions for the benefit of its directors during the year and these provisions remain in force at the reporting date.

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

Approved by order of the board of Trustees on 6/11/24 and signed on

its behalf by:

Jayne Hall – Chair of Trustees

**Relate Severn and Wye
(previously known as Relate Worcestershire)**

Independent Examiner's Report to the Trustees of Relate Severn and Wye

Independent examiner's report to the trustees of Relate Worcestershire ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

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

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



Melissa Jean Godwin (ACA ACCA)

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Date: ~~13.11.24~~

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	21,299	40,052	61,351	57,657
Charitable activities					
Counselling		196,674	13,495	210,169	189,266
Other trading activities	4	7,397	-	7,397	61
Investment income	5	2,211	-	2,211	2,377
Total		227,581	53,547	281,128	249,361
EXPENDITURE ON					
Charitable activities					
Counselling	6	235,282	59,047	294,329	254,855
Training		-	-	-	260
Total		235,282	59,047	294,329	255,115
Net gains/(losses) on investments		(737)	-	(737)	(2,628)
NET INCOME/(EXPENDITURE)		(8,438)	(5,500)	(13,938)	(8,382)
RECONCILIATION OF FUNDS					
Total funds brought forward		102,067	5,500	107,567	115,949
TOTAL FUNDS CARRIED FORWARD		93,629	-	93,629	107,567

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Balance Sheet
31st March 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Investments	13	39,642	-	39,642	40,379
CURRENT ASSETS					
Debtors	14	18,900	-	18,900	9,836
Cash at bank and in hand		50,632	374	51,006	70,770
		69,532	374	69,906	80,606
CREDITORS					
Amounts falling due within one year	15	(15,545)	(374)	(15,919)	(13,418)
NET CURRENT ASSETS		53,987	-	53,987	67,188
TOTAL ASSETS LESS CURRENT LIABILITIES		93,629	-	93,629	107,567
NET ASSETS		93,629	-	93,629	107,567
FUNDS	17				
Unrestricted funds				93,629	102,067
Restricted funds				-	5,500
TOTAL FUNDS				93,629	107,567

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on6/11/24..... and were signed on its behalf by:



.....
 J Hall - Trustee

Relate Severn and Wye Ltd
previously known as Relate Worcestershire
Notes to the Financial Statements
for the Year Ended 31st March 2024

1. STATUTORY INFORMATION

The charity is a company limited by guarantee. The members of the company are the trustees named in the Trustees' Report. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1.

2. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity is exempt from preparing a cash flow statement on the grounds that it is not a larger charity.

INCOME

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

Grant income, including government grants, is recognised on a performance basis.

Income from charitable activities for services provided is recognised in line with the provision of those services.

Investment income is recognised when the relating investments issue notice of distribution to its investors.

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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

INVESTMENTS

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs, etc) are valued at market value at the year end. Both realised and unrealised gains are shown under 'net gains / (losses) on investments' on the face of the SoFA.

ALLOCATION AND APPORTIONMENT OF COSTS

The cost of subsidised and bursary counselling sessions have been calculated at £74 per session. The total costs of bursaries awarded have been allocated to the restricted bursary funds.

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS

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

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2024

2. ACCOUNTING POLICIES - continued

DONATED GOODS AND SERVICES

Donated goods and services are measured at fair value when control over the economic benefit has passed to the charity.

FINANCIAL INSTRUMENTS

The charity has elected to apply the provisions of Section 11' Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic Financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction cost.

3. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Donations	746	504	1,250	100
Grants	6,063	39,548	45,611	43,757
Donated services and facilities	<u>14,490</u>	<u>-</u>	<u>14,490</u>	<u>13,800</u>
	<u>21,299</u>	<u>40,052</u>	<u>61,351</u>	<u>57,657</u>

DONATED SERVICES AND FACILITIES

The Charity would like to acknowledge their gratitude to the Sanctuary Housing Group for the provision of the premises at 19 Castle Street at a substantially reduced rent. The difference between the market value of the rent and the rent paid has been recognised as a donated service of £14,490.

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2024

3. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2024	2023
	£	£
Baron Davenport's Charity	1,000	-
Dumbreck Charity	500	-
E F Bulmer Benevolent Fund	3,000	3,000
Edward Cadbury Charitable Trust	1,000	-
The Eric W Vincent Trust Fund	500	-
Eveson Charitable Trust	-	5,000
Groundwork UK	500	500
Herefordshire Community Foundation	-	3,000
The Hobson Charity	6,000	-
The Hopmarket Charity	3,048	1,500
Langdale Trust	4,000	-
Laslett's Charities	6,063	5,507
The Midcounties Co-operative	500	500
The National Lottery	10,000	10,000
The Ratcliff Foundation	-	1,500
Redditch Borough Council	-	5,500
The Roger & Douglas Turner Charitable Trust	4,000	4,000
Souter Charitable Trust	3,000	3,000
William A Cadbury Charitable Trust	-	750
Gloucestershire Community Foundation	<u>2,500</u>	<u>-</u>
	<u>45,611</u>	<u>43,757</u>

4. OTHER TRADING ACTIVITIES

	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
	£	£	£	£
Social lotteries	26	-	26	61
Consultancy	<u>7,371</u>	<u>-</u>	<u>7,371</u>	<u>-</u>
	<u>7,397</u>	<u>-</u>	<u>7,397</u>	<u>61</u>

5. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
	£	£	£	£
Dividend income	<u>2,211</u>	<u>-</u>	<u>2,211</u>	<u>2,377</u>

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2024

6. CHARITABLE ACTIVITIES COSTS	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Counselling	<u>93,632</u>	<u>200,697</u>	<u>294,329</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES	2024	2023
	£	£
Staff costs	79,803	80,274
Counsellors and psycho-sexual therapy expenses	13,829	6,769
Costs of training courses	-	110
	<u>93,632</u>	<u>87,153</u>

8. SUPPORT COSTS	Management £	Finance £	Governance costs £	Totals £
Counselling	<u>194,058</u>	<u>4,574</u>	<u>2,065</u>	<u>200,697</u>

All support costs have been allocated against counselling activities, due to the decreased training activity.

Support costs, included in the above, are as follows:

	2024	2023
	Counselling	Total activities
	£	£
Wages	122,364	101,820
Social security	5,129	3,651
Pensions	2,393	1,960
Service charge	12,758	12,177
Insurance	3,089	3,274
Rent and associated costs	32,037	23,239
Telephone	2,495	2,581
Computer software costs	6,860	6,940
Postage and stationery	2,112	1,983
Sundries	3,065	2,701
Repairs and maintenance	1,756	1,584
Bank charges	4,574	3,789
Accountancy and legal fees	<u>2,065</u>	<u>2,263</u>
	<u>200,697</u>	<u>167,962</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Other operating leases	4,132	4,132
Independent Examiner's Fee	<u>2,004</u>	<u>2,214</u>

Relate Severn and Wye Ltd
previously known as Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2024

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2024 nor for the year ended 31st March 2023.

TRUSTEES' EXPENSES

During the year one trustee (2023: none) was reimbursed £24 for travel expenses (2023: £nil).

11. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	200,901	180,733
Social security costs	5,917	4,387
Other pension costs	2,871	2,585
	<u>209,689</u>	<u>187,705</u>

Total remuneration (including employer pension) paid to key management personnel during the year was £73,785 (2023: £55,281).

The average monthly number of employees during the year was as follows:

	2024	2023
Administration	8	7
Direct charitable work	12	12
	<u>20</u>	<u>19</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	14,907	42,750	57,657
Charitable activities			
Counselling	149,904	39,362	189,266
Other trading activities	61	-	61
Investment income	<u>2,377</u>	<u>-</u>	<u>2,377</u>
Total	<u>167,249</u>	<u>82,112</u>	<u>249,361</u>
EXPENDITURE ON			
Charitable activities			
Counselling	168,007	86,848	254,855
Training	<u>260</u>	<u>-</u>	<u>260</u>
Total	<u>168,267</u>	<u>86,848</u>	<u>255,115</u>
Net gains/(losses) on investments	<u>(2,628)</u>	<u>-</u>	<u>(2,628)</u>
NET INCOME/(EXPENDITURE)	(3,646)	(4,736)	(8,382)
RECONCILIATION OF FUNDS			
Total funds brought forward	105,713	10,236	115,949

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2024

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds £	Restricted funds £	Total funds £
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u>102,067</u>	<u>5,500</u>	<u>107,567</u>

13. FIXED ASSET INVESTMENTS	Listed investments £
MARKET VALUE	
At 1st April 2023	40,379
Revaluations	<u>(737)</u>
At 31st March 2024	<u>39,642</u>
NET BOOK VALUE	
At 31st March 2024	<u>39,642</u>
At 31st March 2023	<u>40,379</u>

There were no investment assets outside the UK.

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2024	2023
	£	£
Trade debtors	9,506	909
Prepayments and accrued income	<u>9,394</u>	<u>8,927</u>
	<u>18,900</u>	<u>9,836</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	2024	2023
	£	£
Trade creditors	5,150	857
Pensions	8	8
Deferred income	1,670	4,851
Accrued expenses	<u>9,091</u>	<u>7,702</u>
	<u>15,919</u>	<u>13,418</u>

Deferred income of £1,296 relates to fees received in advance for courses yet to be held and counselling sessions not yet fulfilled. The charity had a commitment at the reporting date to provide these courses and sessions, therefore the income has been deferred and is not recognised in this period. £1,696 of deferred income brought forward has been released in the current year.

Also included in deferred income is £374 (2023: £3,155) of performance-related grant income where the related performance required to meet the income recognition entitlement has not yet occurred.

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2024

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	1,200	3,828
Between one and five years	1,200	2,400
	<u>2,400</u>	<u>6,228</u>

17. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	At 31.3.24
	£	£	£
Unrestricted funds			
General fund	50,277	(8,438)	41,839
Winding Up Fund	51,790	-	51,790
	102,067	(8,438)	93,629
Restricted funds			
Training Fund	5,500	(5,500)	-
TOTAL FUNDS	<u>107,567</u>	<u>(13,938)</u>	<u>93,629</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	227,581	(235,282)	(737)	(8,438)
Restricted funds				
Activity Fund	500	(500)	-	-
Adult Bursary Fund	12,052	(12,052)	-	-
Adult and Couple Counselling	10,910	(10,910)	-	-
Children and Young Adult Counselling Fund - Droitwich, Ombersley and the Rurals PCN	1,220	(1,220)	-	-
Children and Young Adult Counselling Fund - Malvern PCN	1,365	(1,365)	-	-
Gloucestershire Fund	2,500	(2,500)	-	-
Hereford Fund	3,000	(3,000)	-	-
Older People's Bursary Fund	1,000	(1,000)	-	-
Operations Manager Fund	15,000	(15,000)	-	-
Training Fund	6,000	(11,500)	-	(5,500)
	53,547	(59,047)	-	(5,500)
TOTAL FUNDS	<u>281,128</u>	<u>(294,329)</u>	<u>(737)</u>	<u>(13,938)</u>

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2024

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	93,033	(3,646)	(39,110)	50,277
Refurbishment fund	12,680	-	(12,680)	-
Winding Up Fund	-	-	51,790	51,790
	<u>105,713</u>	<u>(3,646)</u>	<u>-</u>	<u>102,067</u>
Restricted funds				
Adult Bursary Fund	10,236	(10,236)	-	-
Training Fund	-	5,500	-	5,500
	<u>10,236</u>	<u>(4,736)</u>	<u>-</u>	<u>5,500</u>
TOTAL FUNDS	<u>115,949</u>	<u>(8,382)</u>	<u>-</u>	<u>107,567</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	167,249	(168,267)	(2,628)	(3,646)
Restricted funds				
Adult Bursary Fund	5,250	(15,486)	-	(10,236)
Adult and Couple Counselling	14,932	(14,932)	-	-
Children and Young Adult Counselling Fund - Droitwich, Ombersley and the Rurals PCN	17,602	(17,602)	-	-
Children and Young Adult Counselling Fund - Malvern PCN	6,828	(6,828)	-	-
Hereford Fund	6,000	(6,000)	-	-
Older People's Bursary Fund	5,000	(5,000)	-	-
Operations Manager Fund	15,000	(15,000)	-	-
Training Fund	11,000	(5,500)	-	5,500
Younger People's Bursary	500	(500)	-	-
	<u>82,112</u>	<u>(86,848)</u>	<u>-</u>	<u>(4,736)</u>
TOTAL FUNDS	<u>249,361</u>	<u>(255,115)</u>	<u>(2,628)</u>	<u>(8,382)</u>

18. RELATED PARTY DISCLOSURES

During the year ended 31 March 2024 one trustee made donations to the charity totalling £50 (2023: 1 trustee donation of £50), none of which had any restrictions.

Relate Severn and Wye Ltd
previously known as Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2024

19. PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund

The unrestricted fund can be used for any charitable purpose within the charity's objects and approved by the Trustees. It is the policy of the charity to build a reserve of three months' operating costs in this fund.

Refurbishment Fund

This fund is designated to provide for any refurbishment costs should the charity move premises in the future. The balance of this fund was transferred to the unrestricted general fund in 2023 as the Trustees do not anticipate any substantial renovations in the near future.

Winding Up Fund

This fund is designated in order to provide sufficient funds to cover the cost of redundancy and lease termination costs in the event of the charity winding up.

RESTRICTED FUNDS

Activity Fund

This fund is restricted following receipt of grant income towards Coronation and Christmas celebrations.

Adult Bursary Fund

The restricted fund re the Adult Bursary was established for the purpose of subsidising counselling sessions for adults.

Adult and Couple Counselling Fund

This fund is restricted for the purpose of providing counselling sessions to adults and couples in the Droitwich, Ombersley and Rural Primary Care Network.

Children and Young Adult Counselling Fund - Droitwich, Ombersley and the Rurals PCN

This fund is restricted for the purposes of providing counselling sessions to young people in the Droitwich, Ombersley and Rural Primary Care Network.

Children and Young Adult Counselling Fund - Malvern PCN

This fund is restricted for the purposes of providing counselling sessions to young people in the Malvern Primary Care Network.

Gloucestershire Fund

This fund is restricted for the purpose of providing counselling services in Gloucestershire.

Hereford Fund

The restricted fund re The Hereford Fund was established for the purpose of providing counselling services in Hereford.

Older People's Bursary Fund

The restricted fund re the Older People's Bursary Fund was established for the purpose of subsidising counselling sessions for older clients.

Operations Manager Fund

This fund is restricted for funds awarded for the salary costs of our Operations Manager.

Training Fund

This fund is restricted for grants awarded to support the training costs of new counsellors.

Younger People's Bursary Fund

The restricted fund re the Younger People's Bursary Fund was established for the purpose of subsidising counselling sessions for younger clients.

Relate

We're the largest provider of relationship support in England and Wales and we help millions of people every year to strengthen the relationships that mean the most to them.

19 Castle Street
Worcester
WR1 3AD

E: feedback.severnandwye@relate.org.uk

Relate Severn and Wye. A company limited by guarantee.
Registered in England 03219666. Registered Charity No. 1056625.

Registered Office: 19 Castle Street, Worcester, WR1 3AD.

The Relationship Therapy Centre

England & Wales - Charity number 1056625

Accounts

Registered Company Number: 03219666 (England and Wales)
Registered Charity Number: 1056625

Report of the Trustees and Financial Statements for the Year Ended 31st March 2023 for Relate Worcestershire



Providing relationship counselling
across the counties of
Herefordshire, Worcestershire,
and Gloucestershire.

[Relate.org.uk/herford-worcester](https://relate.org.uk/herford-worcester)

Relate Worcestershire

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Relate Worcestershire

Reference and Administrative Details for the Year Ended 31st March 2023

Trustees

C Temple Cox

B Coleman

G Devries

I Macadie (resigned 26.10.22)

J Hall (Chair)

D Kennedy

C A Parson (appointed 27.4.22)

N J Shaw (Treasurer) (appointed 27.4.22)

R A Moss (resigned 27.4.22)

J E Fuggle (appointed 28.6.23)

Company Secretary

B Coleman

Registered Office

19 Castle Street
Worcester
WR1 3AD

Registered Company Number

03219666 (England and Wales)

Registered Charity Number

1056625

Independent Examiner

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
WR1 1RU

Chief Executive

M Sharman

Relate Worcestershire
Report of the Trustees
For the year ended 31st March 2023

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and Activities

The objects and principal activities of the charity are to support couple and family relationships by offering relationship education and counselling. The charity's purpose as set out in the objects contained in the memorandum of association of the company are to:

- (a) educate the public concerning the benefits of secure couple relationships, marriage, and family life to improve the emotional, sexual, and spiritual well-being of individuals which is derived from committed relationships.
- (b) seek to enhance the good health, both mental and physical, of adults and children by:

increasing public awareness of the benefit of committed couple relationships, marriage, and family life; and working to prevent poverty, hardship and distress caused by the breakdown of such relationships.

providing counselling, advice, education, guidance and relief to adults and/or children in relation to any aspect of contemporary life or work which;

- may prejudice their physical or mental well-being; or
- influence, either directly or indirectly, their present or future family or couple relationship;
- advance citizenship and community development;
- relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;
- promote research into all the above objects and to make the results available to the public.

The Trustees review their aims and objectives each year. In particular, the Trustees have considered how planned activities will contribute to the objectives and aims. Relate Worcestershire delivers services across Hereford and Worcester and charges a fee to cover the costs of providing counselling, but never turns away anyone who genuinely cannot afford to pay. The Trustees have made the decision to make funds available for the bursary scheme. Relate is also grateful to those charitable trusts who support the bursary scheme.

Significant Activities

The charity's main activities are the provision of counselling services and training to individuals, couples, families, and young people.

Public Benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit published by the Charity Commission when reviewing the charity's objectives and in planning future activities.

Relate Worcestershire
Report of the Trustees
For the year ended 31st March 2023

Volunteers

Relate Worcestershire is very fortunate in the number of volunteers who provide counselling services and reception cover free of charge. The volunteers make a much-valued contribution to the charity's operations.

Achievement and Performance

Charitable Activities

The expertise of Relate trained counsellors is offered to the public primarily through the Worcester Centre and rented premises at other locations across Hereford and Worcester. During 2022, permission was granted by Relate's national body to provide in person counselling within Gloucestershire as a pilot project. The Trustees expect this arrangement to be formalised in 2023.

The charity is responsive to policy initiatives of both central and local government. In turn, there is recognition that the charitable sector is often the most efficient provider of remedial services - particularly with children and families. We have adopted a professional and pro-active approach in seeking to be a provider of solutions in the implementation of policy. The Trustees have determined that, whilst the ongoing counselling of individual and couple clients form the strategic backbone of the charity's activities, Relate Worcestershire is well placed to play its part in implementing improvements to family and child well-being through government initiatives.

This year our counsellors worked with 918 clients and delivered 3,258 sessions of relationship counselling - largely in person but also by webcam or telephone, at times most convenient to our clients. We are proud of the quality of the service we provide in difficult circumstances and believe that we make a real difference to many lives. Our overall client satisfaction score is 8.9 out of 10. We continue to provide subsidised counselling to clients depending on their household income. This year we have subsidised 2,621 sessions, providing clients with access to support that may otherwise have been unavailable to them. The charity's bursary scheme continues to be of significant benefit to those clients suffering severe financial hardship and both Trustees and management are agreed that this provision should continue.

Trustees have continued to invest in the training of new Relate counsellors by sponsoring the tuition fees of Relate courses. This is an important part of strategic business planning to build capacity and provide succession planning for our workforce. We have six counsellors undertaking the Relate Level 4 and 5 training course who are on placement within our Centre and have plans to train more as we expand in Hereford and Worcester as well as into Gloucestershire.

The Trustees have also been meeting monthly to react to changing circumstances, making strategic plans to safeguard our future operations, which have included strengthening the Board with new members who have additional skills to help us through these changing times. I would like to thank my colleagues on the Board of Trustees for all their work.

Personnel

Our service is very reliant on an engaged and enthusiastic work force. All members of our counselling team are highly qualified and are registered annually on the Relate National Practitioner Register. We are ever grateful to them, to our administrative team, and to our volunteers for the provision of a high quality, client focused counselling service.

Relate Worcestershire
Report of the Trustees
For the year ended 31st March 2023

We have a high proportion of colleagues who have worked with us for many years and the board would like to thank them sincerely for their commitment over the last few years of major turbulence. Thanks must also go to our CEO, Maxine Sharman for her tireless efforts to grow and improve the charity. The Trustees fully support her continuing efforts to ensure the charity's future and successful provision of services.

We were also delighted to further strengthen the team by recruiting an Operations Manager partly funded by the support of the Big Lottery, and our friends at the Laslett's Charities. This important new role will support the CEO in driving efficiencies and developing the work of the charity as we grow.

Financial Review

The charity remains in a strong position. Total funds as at 31 March 2023 being £107,567, compared to £115,949 as at 31 March 2022.

Total income in the 12 months to March 2023 was £249,361 (2022: £234,363) split £167,249 of unrestricted Funds and £82,112 of restricted Funds. The £15,748 increase in total income since 2022 was largely as a result of grant contract income of £39,362, offset by a reduction in counselling income of £4,601 and a reduction in grant income of £18,126.

Total Expenditure in the year ended March 2023 was £255,115 (2022: £226,984) split £168,267 of unrestricted expenditure and £86,848 of restricted expenditure. The increase in expenditure through the year reflects the increased number of counselling sessions provided and the return to face-to-face sessions in outreach centres.

Principle Funding Sources

The principal funding sources during the year were fees charged to clients for counselling services and service contracts for counselling services provided. In addition, the charity is very grateful for the support of local and national grant-making trusts. In particular, the support and generosity of the Sanctuary Group for the provision of the Worcester premises at a peppercorn rent.

Reserves Policy

The strategy agreed by the Trustees is to maintain an unrestricted reserve fund equivalent to approximately three months' expenditure. The charity's general unrestricted reserves, excluding fixed assets, was £50,277 as at 31 March 2023 (2022: £50,026), representing approximately 3.5 months of unrestricted expenditure. The stated strategy has therefore been achieved this year. The Trustees have also created a new designated Winding Up Fund in order to ring fence funds to cover the cost of redundancy and lease termination costs in the event of the charity winding up. The balance of this designated fund (including an investment valued at £40,379) was £51,790.

Total unrestricted reserves as at 31 March 2023 were £102,067 (2022: £105,713) to include an investment valued at £40,379 at the year end.

Total restricted funds as at 31 March 2023 were £5,500 (2022: £10,236).

Future Developments

The Trustees have determined, through the annual planning process, that the charity should continue to aim for breakeven and that its services should be open to all. Having established

Relate Worcestershire
Report of the Trustees
For the year ended 31st March 2023

a strong platform for future development, there are plans to train new counsellors and increase our capacity in providing a much-needed service across Worcestershire and Herefordshire and to include Gloucestershire into our future planning with the ambition of changing our name to Relate Severn and Wye to better reflect this broader territory.

I conclude this report by giving thanks to my fellow Trustees for their support and advice and on behalf of the Trustees, I wish to thank all our counsellors, supervisors, trainers, administration colleagues and volunteers, without whom the Charity would be unable to function.

Structure, Governance and Management

Governing Document

The charity is controlled by its governing document, the Memorandum & Articles of Association dated 5 June 1996, as amended on 22 October 2008, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and Appointment of New Trustees

Officers and elected members are nominated and voted at annual general meetings. All Trustees are subject to re-election at each annual general meeting and can serve a maximum of eight consecutive years. The Executive shall consist of a minimum of six and a maximum of eighteen Members.

Organisational Structure

The charity operates through periodic Trustee only meetings and an Executive Committee, which comprises of the Trustees of the charity together with management members and other co-opted members as appropriate. Decisions are arrived at by majority vote in general meeting.

Induction and Training of New Trustees

Trustees are periodically reviewed and monitored and, if appropriate, training is undertaken to update new Trustees on matters highlighted in the review.

Qualifying Third Party Indemnity Provisions

The charitable company has made third party indemnity provisions for the benefit of its directors during the year and these provisions remain in force at the reporting date.

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

Approved by order of the board of Trustees on 29/11/23 and signed on

its behalf by: 

Jayne Hall – Chair of Trustees

Relate Worcestershire
Independent Examiner's Report to the Trustees of Relate Worcestershire

Independent examiner's report to the trustees of Relate Worcestershire ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2023.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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



Melissa Godwin ACA
The Association of Chartered Certified Accountants

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Date: 06.12.23

Relate Worcestershire
Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	14,907	42,750	57,657	75,784
Charitable activities					
Counselling	6	149,904	39,362	189,266	154,505
Training		-	-	-	1,580
Other trading activities	4	61	-	61	94
Investment income	5	2,377	-	2,377	2,100
Other income		-	-	-	300
Total		167,249	82,112	249,361	234,363
EXPENDITURE ON					
Charitable activities					
Counselling	7	168,007	86,848	254,855	226,559
Training		260	-	260	425
Total		168,267	86,848	255,115	226,984
Net gains/(losses) on investments		(2,628)	-	(2,628)	2,921
NET INCOME/(EXPENDITURE)		(3,646)	(4,736)	(8,382)	10,300
RECONCILIATION OF FUNDS					
Total funds brought forward		105,713	10,236	115,949	105,649
TOTAL FUNDS CARRIED FORWARD		102,067	5,500	107,567	115,949

Relate Worcestershire

Balance Sheet 31st March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
FIXED ASSETS					
Investments	14	40,379	-	40,379	43,007
CURRENT ASSETS					
Debtors	15	9,836	-	9,836	7,178
Cash at bank and in hand		62,115	8,655	70,770	<u>75,060</u>
		71,951	8,655	80,606	82,238
CREDITORS					
Amounts falling due within one year	16	(10,263)	(3,155)	(13,418)	(9,296)
NET CURRENT ASSETS		61,688	5,500	67,188	<u>72,942</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		102,067	5,500	107,567	115,949
NET ASSETS		102,067	5,500	107,567	<u>115,949</u>
FUNDS					
Unrestricted funds	18			102,067	105,713
Restricted funds				5,500	10,236
TOTAL FUNDS				107,567	<u>115,949</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2023. The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime. The financial statements were approved by the Board of Trustees and authorised for issue on 29/11/23 and were signed on its behalf by:


.....
J Hall - Trustee

Relate Worcestershire
Notes to the Financial Statements
for the Year Ended 31st March 2023

1. STATUTORY INFORMATION

The charity is a private company limited by guarantee. The members of the company are the trustees named in the Trustees' Report. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1.

2. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £. The charity is exempt from preparing a cash flow statement on the grounds that it is not a larger charity.

INCOME

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

Income from grants (including government grants) and donations is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty. Income from grants is only deferred when the charity has to fulfil conditions not yet met before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

Income from charitable activities for services provided is recognised in line with the provision of those services. Investment income is recognised when the relating investments issue notice of distribution to its investors.

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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

INVESTMENTS

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs, etc) are valued at market value at the year end. Both realised and unrealised gains are shown under 'net gains / (losses) on investments' on the face of the SoFA.

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

ALLOCATION AND APPORTIONMENT OF COSTS

The cost of subsidised and bursary counselling sessions have been calculated at £65 per session. The total costs of bursaries awarded have been allocated to the restricted bursary funds.

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS

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

DONATED GOODS AND SERVICES

Donated goods and services are measured at fair value when control over the economic benefit has passed to the charity.

FINANCIAL INSTRUMENTS

The charity has elected to apply the provisions of Section 11' Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method. Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction cost.

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

3. DONATIONS AND LEGACIES

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Donations	100	-	100	101
Grants	1,007	42,750	43,757	61,883
Donated services and facilities	<u>13,800</u>	-	<u>13,800</u>	<u>13,800</u>
	<u>14,907</u>	<u>42,750</u>	<u>57,657</u>	<u>75,784</u>

DONATED SERVICES AND FACILITIES

The Charity would like to acknowledge their gratitude to the Sanctuary Group for the provision of the premises at 19 Castle Street at a substantially reduced rent. The difference between the market value of the rent and the rent paid has been recognised as a donated service of £13,800.

Grants received, included in the above, are as follows:

	2023	2022
Baron Davenport's Charity	-	1,000
The Blakemore Foundation	-	100
Coronavirus Job Retention Scheme	-	8,302
Dumbreck Charity	-	500
E F Bulmer Benevolent Fund	3,000	-
Eveson Charitable Trust	5,000	3,000
The Grimley Charity	-	500
Groundwork UK	500	2,000
The Heart of England Community Foundation	-	1,000
Herefordshire Community Foundation	3,000	-
The Hopmarket Charity	1,500	-
Langdale Trust	-	5,000
Laslett's Charities	5,507	3,000
The Midcounties Co-operative	500	-
The National Lottery	10,000	10,000
The Ratcliff Foundation	1,500	1,500
Redditch Borough Council	5,500	3,000
The Roger & Douglas Turner Charitable Trust	4,000	3,000
The Sir Jules Thorn Charitable Trust	-	1,250
Souter Charitable Trust	3,000	3,000
William A Cadbury Charitable Trust	750	-
Worcester City Council	-	2,231
Worcestershire Community Foundation	-	10,000
Worcestershire County Council	-	3,500
Totals	<u>43,757</u>	<u>61,883</u>

Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

4. OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Social lotteries	<u>61</u>	-	<u>61</u>	<u>94</u>

5. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £	2022 Total Funds £
Dividend income	<u>2,377</u>	-	<u>2,377</u>	<u>2,100</u>

6. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023 £	2022 £
Counselling	Counselling	149,904	154,505
Grants	Counselling	39,362	-
Fees for training work	Training	-	<u>1,580</u>
		<u>189,266</u>	<u>156,085</u>

	2023 £	2022 £
Grants received, included in the above are as follows:		
Malvern Town Primary Care Network	6,828	-
Droitwich, Ombersley & The Rurals Primary Care Network	<u>32,534</u>	-
	<u>39,362</u>	-

7. DIRECT COST OF CHARITABLE ACTIVITIES

	Direct Costs (see note 8) £	Support costs (see note 9) £	Totals £
Counselling	86,893	167,962	254,855
Training	260	-	260
	<u>87,153</u>	<u>167,962</u>	<u>255,115</u>

Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

8. DIRECT COST OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Staff costs	80,274	70,426
Counselling	6,769	(1,188)
Training	110	-
	<u>87,153</u>	<u>69,238</u>

9. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Counselling	<u>161,910</u>	<u>3,789</u>	<u>2,263</u>	<u>167,962</u>

All support costs have been allocated against counselling activities, due to the decreased training activity.

Support costs included in the above are as follows:

	2023	2022
	£	£
Wages	101,820	96,363
Social security	3,651	2,923
Pensions	1,960	1,509
Service charge	12,177	11,397
Insurance	3,274	3,389
Rent and associated costs	23,239	18,206
Telephone	2,581	2,739
Computer software costs	6,940	7,010
Postage and stationery	1,983	1,931
Sundries	2,701	2,260
Repairs and maintenance	1,584	571
Bank charges	3,789	3,985
Redundancy	-	3,410
Accountancy and legal fees	<u>2,263</u>	<u>2,053</u>
	<u>167,962</u>	<u>157,746</u>

Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

10. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Other operating leases	4,132	2,671
Independent Examiner's fee	<u>2,214</u>	<u>1,704</u>

11. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2023 nor for the year ended 31st March 2022.

TRUSTEES EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2023 nor for the year ended 31st March 2022.

12. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	180,733	168,716
Social security costs	4,387	3,716
Other pension costs	<u>2,585</u>	<u>2,199</u>
	<u>187,705</u>	<u>174,631</u>

Included within the above gross wages was a redundancy payment of £nil (2022: £3,410)

Total remuneration (including employee national insurance and employer pension) paid to key management personnel during the year was £42,794 (2022 £43,307)

The average monthly number of employees during the year was as follows:

	2023	2022
	£	£
Administration	7	7
Direct charitable work	12	9
	<u>19</u>	<u>16</u>

No employees received emoluments in excess of £60,000.

Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Totals funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	31,784	44,000	75,784
Charitable activities			
Counselling	154,505	-	154,505
Training	1,580	-	1,580
Other trading activities	94	-	94
Investment income	2,100	-	2,100
Other income	<u>300</u>	-	<u>300</u>
Total	<u>190,363</u>	<u>44,000</u>	<u>234,363</u>
EXPENDITURE ON			
Charitable activities			
Counselling	177,779	48,780	226,559
Training	<u>425</u>	-	425
Total	<u>178,204</u>	<u>48,780</u>	<u>226,984</u>
Net gains on investments	<u>2,921</u>	-	<u>2,921</u>
NET INCOME/(EXPENDITURE)	15,080	(4,780)	10,300
RECONCILIATION OF FUNDS			
Total funds brought forward	90,633	15,016	105,649
TOTAL FUNDS CARRIED FORWARD	<u>105,713</u>	<u>10,236</u>	<u>115,949</u>

Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

14. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 st April 2022	43,007
Revaluations	<u>(2,628)</u>
At 31 st March 2023	<u>40,379</u>
NET BOOK VALUE	
At 31 st March 2023	<u>40,379</u>
At 31 st March 2022	<u>43,007</u>

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade debtors	909	2,137
Prepayments and accrued income	<u>8,927</u>	<u>5,041</u>
	<u>9,836</u>	<u>7,178</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Trade creditors	857	418
Pensions	8	-
Deferred income	4,851	285
Accrued expenses	<u>7,702</u>	<u>8,593</u>
	<u>13,418</u>	<u>9,296</u>

Deferred income of £1,696 (including £285 carried forward from the prior year) relates to fees received in advance for courses yet to be held and counselling sessions not yet fulfilled. The charity had a commitment at the reporting date to provide these courses and sessions, therefore the income has been deferred and is not recognised in this period.

Also included in deferred income is £3,155 of performance-related grant income where the related performance required to meet income recognition entitlement has not yet occurred.

Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellation operating leases fall due as follows:

	2023 £	2022 £
Within one year	3,828	4,072
Between one and five years	<u>2,400</u>	<u>4,817</u>
	<u>6,228</u>	<u>8,889</u>

18. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfer between funds £	At 31.3.23 £
Unrestricted funds				
General fund	93,033	(3,646)	(39,110)	50,277
Refurbishment fund	12,680	-	(12,680)	-
Winding up fund	-	-	51,790	51,790
	<u>105,713</u>	<u>(3,646)</u>	<u>-</u>	<u>102,067</u>
Restricted funds				
Adult bursary fund	10,236	(10,236)	-	-
Training fund	-	5,500	-	5,500
	<u>10,236</u>	<u>(4,736)</u>	<u>-</u>	<u>5,500</u>
TOTAL FUNDS	<u>115,949</u>	<u>(8,382)</u>	<u>-</u>	<u>107,567</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	167,249	(168,267)	(2,628)	(3,646)
Restricted funds				
Adult bursary fund	5,250	(15,486)	-	(10,236)
Adult and couple counselling	14,932	(14,932)	-	-
Children and young adult counselling fund, Ombersley & The Rurals PC	17,602	(17,602)	-	-

Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

18. MOVEMENT IN FUNDS - continued

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Children and young adult counselling fund,				
Malvern PCN	6,828	(6,828)	-	-
Hereford fund	6,000	(6,000)	-	-
Older people's bursary fund	5,000	(5,000)	-	-
Operations manager fund	15,000	(15,000)	-	-
Training fund	11,000	(5,500)	-	5,500
Younger people's bursary	500	(500)	-	-
	<u>82,112</u>	<u>(86,848)</u>	-	<u>(4,736)</u>
TOTAL FUNDS	<u>249,361</u>	<u>255,115</u>	<u>(2,628)</u>	<u>(8,382)</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	At 31.3.22 £
Unrestricted funds			
General fund	77,953	15,080	93,033
Refurbishment fund	<u>12,680</u>	-	<u>12,680</u>
	90,633	15,080	105,713
Restricted funds			
Adult bursary fund	15,016	(4,780)	10,236
	<u>15,016</u>	<u>(4,780)</u>	<u>10,236</u>
TOTAL FUNDS	<u>105,649</u>	<u>(10,300)</u>	<u>115,949</u>

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	190,363	(178,204)	2,921	15,080
Restricted funds				
Adult bursary fund	31,500	(36,280)	-	(4,780)
Bromsgrove fund	2,750	(2,750)	-	-
Older people's bursary fund	3,000	(3,000)	-	-
Redditch fund	4,750	(4,750)	-	-

Relate Worcestershire
Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

18. MOVEMENT IN FUNDS – CONTINUED

Comparative for movement in funds - continued.

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Restricted funds				
Younger people bursary	<u>2,000</u>	<u>(2,000)</u>	-	-
	<u>44,000</u>	<u>48,780</u>	-	<u>(4,780)</u>
TOTAL FUNDS	<u>234,363</u>	<u>(226,984)</u>	<u>2,921</u>	<u>10,300</u>

PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General fund

The unrestricted fund can be used for any charitable purpose within the charity's objects and approved by the Trustees. It is the policy of the charity to build a reserve of three months' operating costs in this fund.

Refurbishment fund

The fund is designated to provide for any refurbishment costs should the charity move premises in the future.

Winding up fund

This fund is designated in order to provide sufficient funds to cover the cost of redundancy and lease termination costs in the event of the charity winding up.

RESTRICTED FUNDS

Adult Bursary Fund

The restricted fund re the Adult Bursary Fund was established for the purpose of subsidising counselling sessions for adults.

Adult and Couple Counselling Fund

This fund is restricted for the purposes of providing counselling sessions to adults and couples in the Droitwich, Ombersley and Rural Primary Care Network.

Bromsgrove Fund

The restricted fund re The Bromsgrove Fund was established for the purpose of providing counselling services in the Bromsgrove area.

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2023

18. MOVEMENT IN FUNDS – CONTINUED

Children and Young Adult Counselling Fund - Droitwich, Ombersley and the Rurals PCN

This fund is restricted for the purposes of providing counselling sessions to young people in the Droitwich, Ombersley and Rural Primary Care Network.

Children and Young Adult Counselling Fund - Malvern PCN

This fund is restricted for the purposes of providing counselling sessions to young people in the Malvern Primary Care Network.

Hereford Fund

The restricted fund re The Hereford Fund was established for the purpose of providing counselling services in Hereford.

Older People's Bursary Fund

The restricted fund re the Older People's Bursary Fund was established for the purpose of subsidising counselling sessions for older clients

Operations Manager Fund

This fund is restricted for funds awarded for the salary costs of our Operations Manager.

Redditch Fund

The restricted fund re The Redditch Fund was established for the purpose of providing counselling services in Redditch.

Training Fund

This fund is restricted for grants awarded to support the training costs of new counsellors. During the year grant income of £5,500 was received but the associated training courses were postponed to the next financial year. There is therefore a fund balance carried forward of £5,500 which will be spent on training courses in 2023/24.

Younger People's Bursary Fund

The restricted fund re the Younger People's Bursary Fund was established for the purpose of subsidising counselling sessions for younger clients.

TRANSFERS BETWEEN FUNDS

During the year £51,790 was transferred from the unrestricted general fund to a newly created designated winding-up fund. £51,790 is the amount identified as being payable for redundancy costs and lease terminations in the event of the charity winding up.

£12,680 was also transferred from the designated refurbishment fund to the unrestricted general fund. The premises was refurbished in 2021 and the Trustees do not anticipate any substantial renovations in the near future.

19. RELATED PARTY DISCLOSURES

During the year ended 31 March 2023 one trustee made donations to the charity totalling £50 (2022: 1 trustee donation of £50), none of which had any restrictions.

Relate

We're the largest provider of relationship support in England and Wales and we help millions of people every year to strengthen the relationships that mean the most to them.

19 Castle Street
Worcester
WR1 3AD

E: feedbackworcestershire@relate.org.uk

Relate Worcestershire. A company limited by guarantee.
Registered in England 03219666. Registered Charity No. 1056625.

Registered Office: 19 Castle Street, Worcester, WR1 3AD.

The Relationship Therapy Centre

England & Wales - Charity number 1056625

Accounts

REGISTERED COMPANY NUMBER: 03219666 (England and Wales)
REGISTERED CHARITY NUMBER: 1056625

Report of the Trustees and
Financial Statements for the Year Ended 31st March 2022
for
Relate Worcestershire

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Relate Worcestershire

**Contents of the Financial Statements
for the Year Ended 31st March 2022**

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Relate Worcestershire

**Reference and Administrative Details
for the Year Ended 31st March 2022**

TRUSTEES	C Temple Cox B Coleman G Devries (Vice Chair) T D Smith (Treasurer) (resigned 29.9.21) D J B Mair (resigned 9.3.22) I Macadie J Hall (Chair) H A Brown (resigned 15.9.21) R A Moss (Treasurer) (appointed 29.9.21) (resigned 27.4.22) D Kennedy (appointed 23.2.22) C A Parson (appointed 27.4.22) N J Shaw (appointed 27.4.22)
COMPANY SECRETARY	B Coleman
REGISTERED OFFICE	19 Castle Street Worcester Worcestershire WR1 3AD
REGISTERED COMPANY NUMBER	03219666 (England and Wales)
REGISTERED CHARITY NUMBER	1056625
INDEPENDENT EXAMINER	The Richards Sandy Partnership Thorneloe House 25 Barbourne Road Worcester Worcestershire WR1 1RU
CHIEF EXECUTIVE OFFICER	M Sharman

Relate Worcestershire
Report of the Trustees
for the Year Ended 31st March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects and principal activities of the charity are to support couple and family relationships in Worcestershire and Herefordshire by offering relationship education and counselling. The charity's purpose as set out in the objects contained in the memorandum of association of the company are to:

- (a) educate the public concerning the benefits of secure couple relationships, marriage and family life in order to improve the emotional, sexual and spiritual well-being of individuals which is derived from committed relationships;
- (b) seek to enhance the good health, both mental and physical, of adults and children by:
 - increasing public awareness of the benefit of committed couple relationships, marriage and family life; and working to prevent poverty, hardship and distress caused by the breakdown of such relationships;
 - providing counselling, advice, education, guidance and relief to adults and/or children in relation to any aspect of contemporary life or work which:
 - may prejudice their physical or mental well-being; or
 - influence, either directly or indirectly, their present or future family or couple relationship;
 - advance citizenship and community development;
 - relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;
 - promote research into all of the above objects and to make the results available to the public.

The Trustees review their aims and objectives each year. In particular, the Trustees have considered how planned activities will contribute to the objectives and aims.

Relate Worcestershire charges a fee to cover the costs of providing counselling, but never turns away anyone who genuinely cannot afford to pay. The Trustees have made the decision to make funds available for the bursary scheme particularly for the support of young people's counselling. Relate is also grateful to those charitable trusts who support the bursary scheme and our young people's counselling service.

Significant activities

The charity's main activities are the provision of counselling services and training to individuals, couples and families and young people, at the Worcester centre and other premises throughout the county, and in Herefordshire.

Public benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit published by the Charity Commission when reviewing the charity's objectives and in planning future activities.

Volunteers

Relate Worcestershire is very fortunate in the number of volunteers who provide reception cover free of charge. The volunteer receptionists make a much-valued contribution to the charity's operations.

Relate Worcestershire

Report of the Trustees for the Year Ended 31st March 2022

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The expertise of Relate trained counsellors is offered to the public primarily through the Worcester Centre and rented premises at other locations in the county and in Hereford. Although we continue to work via telephone and webcam across both counties for those clients who find this most convenient.

The charity is responsive to policy initiatives of both central and local government. In turn, there is recognition that the charitable sector is often the most efficient provider of remedial services - particularly with children and families. Relate Worcestershire has adopted a professional and pro-active approach in seeking to be a provider of solutions in the implementation of these policies.

The Trustees have determined that, whilst the ongoing counselling of individual and couple clients form the strategic backbone of the charity's activities, Relate Worcestershire is well placed to play its part in implementing improvements to family and child well-being through government initiatives.

In addition, with Covid infection rates fluctuating and a continuing trend of working from home, families continue to come to terms with spending much more time together. Whilst we continued to offer client services by webcam, client preference was to access face to face counselling sessions. We therefore resumed 'in the room' services in line with government guidance and this has been well received. As with many charities, the coronavirus pandemic had a significant impact on our income particularly in the first half of the year. However, Counselling sessions increased slightly overall by 12% and we were grateful for the continued support of our funders for the grants and donations awarded to us.

This year our counsellors worked with 815 clients and delivered 2,972 sessions of relationship counselling - in person and by webcam, at times most convenient to our clients. We are proud of the quality of the service we provide in difficult circumstances and believe that we make a real difference to many lives in Worcestershire and Herefordshire. We continue to provide subsidised counselling to clients depending on their household income. This year we have subsidised 1,826 sessions, providing clients with access to support that may otherwise have been unavailable to them. The charity's bursary scheme continues to be of significant benefit to those clients suffering severe financial hardship and both Trustees and management are agreed that this provision should continue.

Trustees have continued to invest in the training of new Relate counsellors by sponsoring the tuition fees of Relate courses. This is an important part of strategic business planning to build capacity and provide succession planning for our workforce. Two of our trainees qualified as relationship counsellors during the year, whilst one of our already qualified clinicians completed a post graduate qualification in psychosexual therapy. We welcomed the introduction of a new Relate two-year diploma in relationship counselling in January, placing one student on this course, with another counsellor also completing a post graduate course in family counselling.

During the year, we were delighted to enter into a pilot project with Relate National to provide face to face counselling in Cheltenham. This is for the benefit of Gloucestershire clients preferring in the room counselling rather than digital services.

The Trustees have continued to meet monthly to react to changing circumstances, making strategic plans to safeguard our future operations, which have included strengthening the Board with new members who have additional skills to help us through these changing times. I would like to thank my colleagues on the Board of Trustees especially those members who have stood down this year, for their many years of commitment and support.

Personnel

We would also like to thank our CEO, Maxine Sharman, for her hard work again this year. In these changing times being responsive and adaptable has enabled us to deliver a stable financial position whilst helping more clients. The Trustees fully support her continuing efforts to ensure the charity's future and successful provision of services.

Our service is also very reliant on an engaged and enthusiastic work force. All members of our counselling team are highly qualified and are registered annually on the Relate National Practitioner Register. We are ever grateful to them, to our administrative team and to our volunteers for the provision of a high quality, client focused counselling service.

FINANCIAL REVIEW

Financial Review

Whilst the COVID-19 pandemic has continued to bring financial challenges, the charity remains in a strong position. Total funds as at 31 March 2022 being £115,949, compared to £105,649 as at 31 March 2021.

Total income in the 12 months to 31 March 2022 was £234,362 (2021: £254,311) split £190,362 of unrestricted funds and £44,000 of restricted funds. Income from charitable activities rose by £21,757.

Total expenditure in the year ended 31 March 2022 was £226,983 (2021: £258,621) split £178,203 of unrestricted expenditure and £48,780 of restricted expenditure. The reduction in expenditure through the year reflects the reduced levels of counselling as a result of the pandemic.

Relate Worcestershire
Report of the Trustees
for the Year Ended 31st March 2022

FINANCIAL REVIEW

Principal funding sources

The principal funding sources during the year were fees charged to clients for counselling services and service contracts for counselling services provided. During the year, Relate Worcestershire also generated income from training and education. In addition, the charity is very grateful for the support of local and national grant-making trusts. In particular the support and generosity of the Sanctuary Housing Group for the provision of the Worcester premises at a peppercorn rent.

Reserves policy

The strategy agreed by the Trustees is to maintain an unrestricted reserve fund equivalent to approximately three months' expenditure. The charity's unrestricted reserves, excluding fixed assets, were £62,706 as at 31 March 2022 (2021: £50,547), representing approximately 4 months of unrestricted expenditure. The stated strategy has therefore been achieved this year.

Total unrestricted reserves as at 31 March 2022 were £105,713 (2021: £90,633) including an investment valued at £43,007 at the year end.

FUTURE DEVELOPMENTS

The Trustees have determined, through the annual planning process, that the charity should continue to aim for breakeven and that its services should be open to all. Having established a strong platform for future development, there are plans to train new counsellors and increase our capacity in providing a much needed service across Worcestershire and Herefordshire.

I conclude this report by giving thanks to my fellow Trustees for their support and advice and on behalf of the Trustees, I wish to thank all our counsellors, supervisors, trainers, administration staff and volunteers, without whom the Charity would be unable to function.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum & Articles of Association dated 5 June 1996, as amended on 22 October 2008, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new Trustees

Officers and elected members are nominated and voted at annual general meetings. All Trustees are subject to re-election at each annual general meeting and can serve a maximum of eight consecutive years. The Executive shall consist of a minimum of six and a maximum of eighteen Members.

Organisational structure

The charity operates through periodic Trustee only meetings and an Executive Committee, which comprises of the Trustees of the charity together with management members and other co-opted members as appropriate. Decisions are arrived at by majority vote in general meeting.

Induction and training of new Trustees

Trustees are periodically reviewed and monitored and, if appropriate, training is undertaken to update new Trustees on matters highlighted in the review.

QUALIFYING THIRD PARTY INDEMNITY PROVISIONS

The charitable company has made third party indemnity provisions for the benefit of its directors during the year and these provisions remain in force at the reporting date.

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

Approved by order of the board of trustees on 29th October 2022 and signed on its behalf by:


.....
J Hall - Trustee

**Independent Examiner's Report to the Trustees of
Relate Worcestershire**

Independent examiner's report to the trustees of Relate Worcestershire ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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



Robert Iestyn Richards (FCA CTA FCCA)
ICAEW
The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Date: 5/12/2022.....

Relate Worcestershire

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	31,784	44,000	75,784	118,273
Charitable activities					
Counselling		154,505	-	154,505	130,233
Training		1,580	-	1,580	4,095
Other trading activities	4	94	-	94	98
Investment income	5	2,100	-	2,100	1,612
Other income		300	-	300	-
Total		190,363	44,000	234,363	254,311
EXPENDITURE ON					
Charitable activities					
Counselling	6	177,779	48,780	226,559	258,440
Training		425	-	425	181
Total		178,204	48,780	226,984	258,621
Net gains on investments		2,921	-	2,921	7,540
NET INCOME/(EXPENDITURE)		15,080	(4,780)	10,300	3,230
RECONCILIATION OF FUNDS					
Total funds brought forward		90,633	15,016	105,649	102,419
TOTAL FUNDS CARRIED FORWARD		105,713	10,236	115,949	105,649

The notes form part of these financial statements

Relate Worcestershire

Balance Sheet
31st March 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Investments	14	43,007	-	43,007	40,086
CURRENT ASSETS					
Debtors	15	7,178	-	7,178	8,537
Cash at bank and in hand		84,824	10,236	75,060	67,315
		<u>72,002</u>	<u>10,236</u>	<u>82,238</u>	<u>75,852</u>
CREDITORS					
Amounts falling due within one year	16	(9,296)	-	(9,296)	(10,289)
NET CURRENT ASSETS		<u>62,706</u>	<u>10,236</u>	<u>72,942</u>	<u>65,563</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>105,713</u>	<u>10,236</u>	<u>115,949</u>	<u>105,649</u>
NET ASSETS		<u>105,713</u>	<u>10,236</u>	<u>115,949</u>	<u>105,649</u>
FUNDS	18				
Unrestricted funds				105,713	90,633
Restricted funds				10,236	15,016
TOTAL FUNDS				<u>115,949</u>	<u>105,649</u>

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

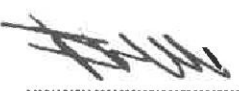
The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 25th October 2022 and were signed on its behalf by:


.....
J Hall - Trustee

Relate Worcestershire

Notes to the Financial Statements for the Year Ended 31st March 2022

1. STATUTORY INFORMATION

The charity is a company limited by guarantee. The members of the company are the trustees named in the Trustees' Report. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1.

2. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity is exempt from preparing a cash flow statement on the grounds that it is not a larger charity.

INCOME

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

Grant income, including government grants, is recognised on a performance basis.

Furlough grant income, receivable as part of the Coronavirus Job Retention Scheme, is recognised in line with the corresponding wages expense against which the claim is made.

Income from charitable activities for services provided is recognised in line with the provision of those services.

Investment income is recognised when the relating investments issue notice of distribution to its investors.

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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

INVESTMENTS

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs, etc) are valued at market value at the year end. Both realised and unrealised gains are shown under 'net gains / (losses) on investments' on the face of the SoFA.

ALLOCATION AND APPORTIONMENT OF COSTS

The cost of subsidised and bursary counselling sessions have been calculated at £65 per session. The total costs of bursaries awarded have been allocated to the restricted bursary funds.

TANGIBLE FIXED ASSETS

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

Computer equipment - 33% on cost

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Relate Worcestershire

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

2. ACCOUNTING POLICIES - continued

FUND ACCOUNTING

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

PENSION COSTS

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

DONATED GOODS AND SERVICES

Donated goods and services are measured at fair value when control over the economic benefit has passed to the charity.

FINANCIAL INSTRUMENTS

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic Financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction cost.

3. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Donations	101	-	101	2,033
Grants	17,883	44,000	61,883	102,440
Donated services and facilities	13,800	-	13,800	13,800
	<u>31,784</u>	<u>44,000</u>	<u>75,784</u>	<u>118,273</u>

DONATED SERVICES AND FACILITIES

The Charity would like to acknowledge their gratitude to the Sanctuary Housing Group for the provision of the premises at 19 Castle Street at a substantially reduced rent. The difference between the market value of the rent and the rent paid has been recognised as a donated service of £13,800.

Relate Worcestershire

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

3. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Baron Davenport's Charity	1,000	1,000
The Blakemore Foundation	100	150
Coronavirus Job Retention Scheme	8,302	31,377
Dumbreck Charity	500	500
E F Bulmer Benevolent Fund	-	2,000
Edward and Dorothy Cadbury Trust	-	1,000
Edward Cadbury Charitable Trust	-	2,000
The Eric W Vincent Trust Fund	-	500
Eveson Charitable Trust	3,000	3,000
The Grimley Charity	500	500
Groundwork UK	2,000	-
The Heart of England Community Foundation	1,000	1,000
Langdale Trust	5,000	3,000
Laslett's Charities	3,000	3,000
The National Lottery	10,000	20,000
The Ratcliff Foundation	1,500	2,000
Redditch Borough Council	3,000	4,000
The Roger & Douglas Turner Charitable Trust	3,000	3,000
The Rowlands Trust	-	4,000
The Sir Jules Thorn Charitable Trust	1,250	1,000
Souter Charitable Trust	3,000	3,000
William A Cadbury Charitable Trust	-	500
Worcester City Council	2,231	11,913
Worcestershire Community Foundation	10,000	1,000
Worcestershire County Council	3,500	-
Worcestershire County Councillors' Divisional Fund Scheme	-	3,000
	<u>61,883</u>	<u>102,440</u>

4. OTHER TRADING ACTIVITIES

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Social lotteries	<u>94</u>	<u>-</u>	<u>94</u>	<u>98</u>

5. INVESTMENT INCOME

	Unrestricted funds	Restricted funds	2022 Total funds	2021 Total funds
	£	£	£	£
Dividend income	<u>2,100</u>	<u>-</u>	<u>2,100</u>	<u>1,612</u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2022

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Counselling	68,813	157,746	226,559
Training	425	-	425
	<u>69,238</u>	<u>157,746</u>	<u>226,984</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022 £	2021 £
Staff costs	70,426	87,601
Counsellors and psycho-sexual therapy expenses	(1,188)	8,167
Costs of training courses	-	181
	<u>69,238</u>	<u>95,949</u>

8. SUPPORT COSTS

	Management £	Finance £	Human resources £	Governance costs £	Totals £
Counselling	<u>148,298</u>	<u>3,985</u>	<u>3,410</u>	<u>2,053</u>	<u>157,746</u>

All support costs have been allocated against counselling activities, due to the decreased training activity.

Support costs, included in the above, are as follows:

	2022 Counselling £	2021 Total activities £
Wages	96,363	93,953
Social security	2,923	2,776
Pensions	1,509	1,518
Service charge	11,397	11,397
Insurance	3,389	2,508
Rent and associated costs	18,206	16,907
Telephone	2,739	1,918
Computer software costs	7,010	10,320
Postage and stationery	1,931	2,768
Sundries	2,260	1,599
Repairs and maintenance	571	12,019
Bank charges	3,985	3,236
Redundancy	3,410	-
Accountancy and legal fees	2,053	1,753
	<u>157,746</u>	<u>162,672</u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2022

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Other operating leases	2,671	3,264
Independent Examiner's Fee	1,704	1,740
	<u> </u>	<u> </u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2022 nor for the year ended 31st March 2021.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2022 nor for the year ended 31st March 2021.

11. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	168,716	179,500
Social security costs	3,716	4,026
Other pension costs	2,199	2,322
	<u> </u>	<u> </u>
	<u>174,631</u>	<u>185,848</u>

Included within the above gross wages was a redundancy payment of £3,410 (2021: £nil)

Total remuneration (including employer national insurance and employer pension) paid to key management personnel during the year was £43,307 (2021: £39,831).

The average monthly number of employees during the year was as follows:

	2022	2021
Administration	7	8
Direct charitable work	9	13
	<u> </u>	<u> </u>
	<u>16</u>	<u>21</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	67,123	51,150	118,273
Charitable activities			
Counselling	130,233	-	130,233
Training	4,095	-	4,095
Other trading activities	98	-	98
Investment income	1,612	-	1,612
	<u> </u>	<u> </u>	<u> </u>
Total	<u>203,161</u>	<u>51,150</u>	<u>254,311</u>
EXPENDITURE ON			
Charitable activities			
Counselling	212,666	45,774	258,440

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2022

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Training	181	-	181
Total	212,847	45,774	258,621
Net gains on investments	7,540	-	7,540
NET INCOME/(EXPENDITURE)	(2,146)	5,376	3,230
Transfers between funds	(780)	780	-
Net movement in funds	(2,926)	6,156	3,230
RECONCILIATION OF FUNDS			
Total funds brought forward	93,559	8,860	102,419
TOTAL FUNDS CARRIED FORWARD	90,633	15,016	105,649

13. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1st April 2021	1,334
Disposals	(1,334)
At 31st March 2022	-
DEPRECIATION	
At 1st April 2021	1,334
Eliminated on disposal	(1,334)
At 31st March 2022	-
NET BOOK VALUE	
At 31st March 2022	-
At 31st March 2021	-

14. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1st April 2021	40,086
Revaluations	2,921
At 31st March 2022	43,007
NET BOOK VALUE	
At 31st March 2022	43,007
At 31st March 2021	40,086

There were no investment assets outside the UK.

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2022

14. **FIXED ASSET INVESTMENTS - continued**

15. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Trade debtors	2,137	658
Prepayments and accrued income	5,041	7,879
	<u>7,178</u>	<u>8,537</u>

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

	2022	2021
	£	£
Trade creditors	418	2,925
Pensions	-	425
Deferred income	285	285
Accrued expenses	8,593	6,654
	<u>9,296</u>	<u>10,289</u>

Deferred income relates to fees received in advance for courses yet to be held. The charity had a commitment at the reporting date to provide these courses, therefore the income has been deferred and is not recognised in this period.

17. **LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	4,072	4,192
Between one and five years	4,817	7,478
In more than five years	-	1,200
	<u>8,889</u>	<u>12,870</u>

18. **MOVEMENT IN FUNDS**

	At 1.4.21	Net movement in funds	At 31.3.22
	£	£	£
Unrestricted funds			
General fund	77,953	15,080	93,033
Refurbishment fund	12,680	-	12,680
	<u>90,633</u>	<u>15,080</u>	<u>105,713</u>
Restricted funds			
Adult Bursary Fund	15,016	(4,780)	10,236
	<u>105,649</u>	<u>10,300</u>	<u>115,949</u>

Relate Worcestershire

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	190,363	(178,204)	2,921	15,080
Restricted funds				
Redditch Fund	4,750	(4,750)	-	-
Adult Bursary Fund	31,500	(36,280)	-	(4,780)
Older People's Bursary Fund	3,000	(3,000)	-	-
Younger People's Bursary	2,000	(2,000)	-	-
Bromsgrove Fund	2,750	(2,750)	-	-
	<u>44,000</u>	<u>(48,780)</u>	<u>-</u>	<u>(4,780)</u>
TOTAL FUNDS	<u>234,363</u>	<u>(226,984)</u>	<u>2,921</u>	<u>10,300</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	80,879	(2,146)	(780)	77,953
Refurbishment fund	12,680	-	-	12,680
	<u>93,559</u>	<u>(2,146)</u>	<u>(780)</u>	<u>90,633</u>
Restricted funds				
Adult Bursary Fund	5,760	9,256	-	15,016
Carpet Fund	3,100	(3,100)	-	-
Covid-19 Bursary Fund	-	(780)	780	-
	<u>8,860</u>	<u>5,376</u>	<u>780</u>	<u>15,016</u>
TOTAL FUNDS	<u>102,419</u>	<u>3,230</u>	<u>-</u>	<u>105,649</u>

Relate Worcestershire

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	203,161	(212,847)	7,540	(2,146)
Restricted funds				
Redditch Fund	4,000	(4,000)	-	-
Adult Bursary Fund	10,650	(1,394)	-	9,256
Older People's Bursary Fund	3,000	(3,000)	-	-
Younger People's Bursary	1,500	(1,500)	-	-
Bromsgrove Fund	1,000	(1,000)	-	-
Hereford Fund	2,000	(2,000)	-	-
Carpet Fund	-	(3,100)	-	(3,100)
CPD, Supervision and Training Fund	3,000	(3,000)	-	-
Covid-19 Bursary Fund	10,000	(10,780)	-	(780)
Reopening Fund	5,000	(5,000)	-	-
Coronavirus Support Fund	11,000	(11,000)	-	-
	<u>51,150</u>	<u>(45,774)</u>	<u>-</u>	<u>5,376</u>
TOTAL FUNDS	<u>254,311</u>	<u>(258,621)</u>	<u>7,540</u>	<u>3,230</u>

19. RELATED PARTY DISCLOSURES

During the year ended 31 March 2022 one trustee made donations to the charity totalling £50 (2021: 1 trustee donation of £50), none of which had any restrictions.

20. PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund

The unrestricted fund can be used for any charitable purpose within the charity's objects and approved by the Trustees. It is the policy of the charity to build a reserve of three months' operating costs in this fund. The fund balance at 31 March 2022 was £93,033 (2021: £77,953).

Refurbishment Fund

This fund is designated to provide for any refurbishment costs should the charity move premises in the future. The fund balance at 31 March 2022 was £12,680 (2021: £12,680)

RESTRICTED FUNDS

Bromsgrove Fund

The restricted fund re The Bromsgrove Fund was established for the purpose of providing counselling services in the Bromsgrove area. The fund balance at 31 March 2022 was £nil (2021: £nil).

Hereford Fund

The restricted fund re The Hereford Fund was established for the purpose of providing counselling services in Hereford. The fund balance at 31 March 2022 was £nil (2021: £nil).

Redditch Fund

The restricted fund re The Redditch Fund was established for the purpose of providing counselling services in Redditch. The fund balance at 31 March 2022 was £nil (2021: £nil).

Adult Bursary Fund

The restricted fund re the Adult Bursary Fund was established for the purpose of subsidising counselling sessions for adults. The fund balance at 31 March 2022 was £10,236 (2021: £15,016) and this had all been spent on subsidised sessions by the end of July 2022.

Older People's Bursary Fund

Relate Worcestershire

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2022**

20. PURPOSE OF FUNDS - continued

The restricted fund re the Older People's Bursary Fund was established for the purpose of subsidising counselling sessions for older clients. The fund balance at 31 March 2022 was £nil (2021: £nil).

Younger People's Bursary Fund

The restricted fund re the Younger People's Bursary Fund was established for the purpose of subsidising counselling sessions for younger clients. The fund balance at 31 March 2022 was £nil (2021: £nil).

Carpet Fund

This fund was restricted for the purpose of replacing the carpet in the office and was spent in the last financial year. The fund balance at 31 March 2022 was £nil (2021: £nil).

CPD and Supervision Fund

This fund is restricted for the purpose of funding CPD and supervision costs. The fund balance at 31 March 2022 was £nil (2021: £nil).

Covid-19 Bursary Fund

This restricted fund was created for the purpose of providing subsidised or free of charge counselling sessions to anyone impacted by Covid-19 in the community. The funds were spent in full last year and the balance at 31 March 2022 was therefore £nil (2021: £nil).

Reopening Fund

This restricted fund was created for the purpose of purchasing equipment to enable the charity to return to face-to-face counselling, as well the purchase of laptops for counsellors. The funds were spent in full last year and the balance at 31 March 2022 was therefore £nil (2021: £nil).

Coronavirus Support Fund

This restricted fund was created for the purpose of funding fixed support costs which remained payable during the pandemic. The funds were spent in full last year and the balance at 31 March 2022 was therefore £nil (2021: £nil).

The Relationship Therapy Centre

England & Wales - Charity number 1056625

Accounts

REGISTERED COMPANY NUMBER: 03219666 (England and Wales)
REGISTERED CHARITY NUMBER: 1056625

Report of the Trustees and
Financial Statements for the Year Ended 31st March 2021
for
Relate Worcestershire

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Relate Worcestershire

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for the Year Ended 31st March 2021**

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Relate Worcestershire

**Reference and Administrative Details
for the Year Ended 31st March 2021**

TRUSTEES	J Williams (Chair) (resigned 25.11.20) R A Moss (Treasurer) (resigned 2.9.20) L Harfield (resigned 28.10.20) C Temple Cox B Coleman G Devries (Vice Chair) T D Smith (Treasurer) (appointed 29.7.20) D J B Mair (appointed 26.8.20) I Macadie (appointed 26.8.20) J Hall (Chair) (appointed 30.9.20) H A Brown (appointed 30.9.20)
COMPANY SECRETARY	B Coleman
REGISTERED OFFICE	19 Castle Street Worcester Worcestershire WR1 3AD
REGISTERED COMPANY NUMBER	03219666 (England and Wales)
REGISTERED CHARITY NUMBER	1056625
INDEPENDENT EXAMINER	The Richards Sandy Partnership Thorneloe House 25 Barbourne Road Worcester Worcestershire WR1 1RU

**Report of the Trustees
for the Year Ended 31st March 2021**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects and principal activities of the charity are to support couple and family relationships in Worcestershire and Herefordshire by offering relationship education and counselling. The charity's purpose as set out in the objects contained in the memorandum of association of the company are to:

- (a) educate the public concerning the benefits of secure couple relationships, marriage and family life in order to improve the emotional, sexual and spiritual well-being of individuals which is derived from committed relationships;
- (b) seek to enhance the good health, both mental and physical, of adults and children by:
 - increasing public awareness of the benefit of committed couple relationships, marriage and family life; and working to prevent poverty, hardship and distress caused by the breakdown of such relationships;
 - providing counselling, advice, education, guidance and relief to adults and/or children in relation to any aspect of contemporary life or work which:
 - may prejudice their physical or mental well-being; or
 - influence, either directly or indirectly, their present or future family or couple relationship;
 - advance citizenship and community development;
 - relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;
 - promote research into all of the above objects and to make the results available to the public.

The Trustees review their aims and objectives each year. In particular, the Trustees have considered how planned activities will contribute to the objectives and aims.

Relate Worcestershire charges a fee to cover the costs of providing counselling, but never turns away anyone who genuinely cannot afford to pay. The Trustees have made the decision to make funds available for the bursary scheme particularly for the support of young people's counselling. Relate is also grateful to those charitable trusts who support the bursary scheme and our young people's counselling service.

Significant activities

The charity's main activities are the provision of counselling services and training to individuals, couples and families and young people, at the Worcester centre and other premises throughout the county, and in Herefordshire.

Public benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit published by the Charity Commission when reviewing the charity's objectives and in planning future activities.

Volunteers

Relate Worcestershire is very fortunate in the number of volunteers who provide counselling services and reception cover free of charge. The volunteer counsellors and receptionists make a much-valued contribution to the charity's operations.

**Report of the Trustees
for the Year Ended 31st March 2021**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The expertise of Relate trained counsellors is offered to the public primarily through the Worcester Centre and rented premises at other locations in the county and in Hereford.

The charity is responsive to policy initiatives of both central and local government. In turn, there is recognition that the charitable sector is often the most efficient provider of remedial services - particularly with children and families. Relate Worcestershire has adopted a professional and pro-active approach in seeking to be a provider of solutions in the implementation of policy. The Trustees have determined that, whilst the ongoing counselling of individual and couple clients form the strategic backbone of the charity's activities, Relate Worcestershire is well placed to play its part in implementing improvements to family and child well-being through government initiatives. In addition, the ongoing pandemic has added a greater need for support, as families come to terms with spending much more time together remote from society.

As the coronavirus pandemic hit the UK in March 2020, we were forced to close all face-to-face counselling appointments. Our primary objective during this difficult time was to keep our services operating for the sake of all clients. Although we had to cancel our face-to-face counselling, we swiftly moved to telephone or webcam counselling, continuing to support those clients who wished to carry on with their sessions. As with all charities, the coronavirus pandemic has had a significant impact on our income. Counselling sessions reduced by 41% over the period. However, our ongoing costs have been supported by a greater inflow of grants and donations. We would like to offer our sincere thanks to our funders for all of their financial support during this difficult time.

This year our counsellors worked with 760 clients and delivered 2,641 sessions of relationship counselling - largely by webcam, at times most convenient to our clients. We are proud of the quality of the service we provide in difficult circumstances and believe that we make a real difference to many lives in Worcestershire and Herefordshire. We continue to provide subsidised counselling to clients depending on their household income. This year we have subsidised 1,986 sessions, providing clients with access to support that may otherwise have been unavailable to them. The charity's bursary scheme continues to be of significant benefit to those clients suffering severe financial hardship and both Trustees and management are agreed that this provision should continue.

Trustees have continued to invest in the training of new Relate counsellors by sponsoring the tuition fees of Relate courses. This is an important part of strategic business planning to build capacity and provide succession planning for our workforce. We have five counsellors undertaking the Relate Level 5 training course who are on placement within our Centre.

The Trustees have also been meeting monthly to react to changing circumstances, making strategic plans to safeguard our future operations, which have included strengthening the Board with new members who have additional skills to help us through these changing times. I would like to thank my colleagues on the Board of Trustees especially those members who have stood down this year, for their many years of commitment and support.

Personnel

We would like to thank our CEO, Maxine Sharman, for her hard work this year making swift and decisive changes to our methods of working as the pandemic struck. It has been a very good achievement to end the year in a stable financial position. The Trustees fully support her continuing efforts to ensure the charity's future and successful provision of services.

Our service is also very reliant on an engaged and enthusiastic work force. All members of our counselling team are highly qualified and are registered annually on the Relate National Practitioner Register. We are ever grateful to them, to our administrative team and to our volunteers for the provision of a high quality, client focused counselling service.

FINANCIAL REVIEW

Financial Review

Whilst the COVID-19 pandemic has brought financial challenges, the charity remains in a strong position. Total funds as at 31 March 2021 being £105,649, compared to £102,419 as at 31 March 2020.

Total Income in the 12 months to 31 March 2021 was £254,311 (2020: £267,156) split £203,161 of unrestricted Funds and £51,150 of restricted Funds. Income from charitable activities fell by £83K as a result of the cessation of a contract and a fall in the number of counselling sessions due to the pandemic. This was, however, mitigated in part by an increase in grant funding received for which the charity is particularly grateful.

Total Expenditure in the year ended 31 March 2021 was £258,621 (2020: £286,171) split £212,847 of unrestricted expenditure and £45,774 of restricted expenditure. The reduction in expenditure through the year reflects the reduced levels of counselling as a result of the pandemic).

**Report of the Trustees
for the Year Ended 31st March 2021**

FINANCIAL REVIEW

Principal funding sources

The principal funding sources during the year were fees charged to clients for counselling services and service contracts for counselling services provided. During the year, Relate Worcestershire also generated income from training and education. In addition, the charity is very grateful for the support of local and national grant-making trusts. In particular the support and generosity of the Sanctuary Housing Group for the provision of the Worcester premises at a peppercorn rent.

Reserves policy

The strategy agreed by the Trustees is to maintain an unrestricted reserve fund equivalent to approximately three months' expenditure. The charity's unrestricted reserves, excluding fixed assets, were £50,547 as at 31 March 2021 (2020: £61,013), representing approximately 2.8 months of unrestricted expenditure. The stated strategy has not therefore been achieved this year but was short by around £2,700. The trustees are, however, pleased to note that last year's levels of reserves also equated to a similar level of unrestricted expenditure so this has remained constant despite the pandemic.

Total unrestricted reserves as at 31 March 2021 were £90,633 (2020: £93,559) to include an investment valued at £40,086 at the year end.

Going concern

Trustees recognise that the Pandemic has brought additional challenges to the charity's financial performance. Income from counselling sessions fell by £84,380 compared to 2020 as a result of the Centre receiving much lower demand for counselling sessions. Fortunately, we were very grateful to receive alternative funding by way of grant income. This increased by £70,613 compared to 2020 and nearly made up for the fall in counselling income. Although we are still not fully returned to our pre-pandemic levels, we are starting to see increased demand for face to face counselling sessions. As a result, we are taking steps to safely reopen our service to 'in the room' counselling creating a blended offer for our clients. Although this year's finances have been impacted by the Covid Pandemic, Trustees are confident that the charity will continue as a going concern.

FUTURE DEVELOPMENTS

The Trustees have determined, through the annual planning process, that the charity should continue to aim for breakeven and that its services should be open to all. Having established a strong platform for future development, there are plans to train new counsellors and increase our capacity in providing a much needed service across Worcestershire and Hereford.

I conclude this report by giving thanks to my fellow Trustees for their support and advice and on behalf of the Trustees, I wish to thank all our counsellors, supervisors, trainers, administration staff and volunteers, without whom the Charity would be unable to function.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum & Articles of Association dated 5 June 1996, as amended on 22 October 2008, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new Trustees

Officers and elected members are nominated and voted at annual general meetings. All Trustees are subject to re-election at each annual general meeting and can serve a maximum of eight consecutive years. The Executive shall consist of a minimum of six and a maximum of eighteen Members.

Organisational structure

The charity operates through periodic Trustee only meetings and an Executive Committee, which comprises of the Trustees of the charity together with management members and other co-opted members as appropriate. Decisions are arrived at by majority vote in general meeting.

Induction and training of new Trustees

Trustees are periodically reviewed and monitored and, if appropriate, training is undertaken to update new Trustees on matters highlighted in the review.

QUALIFYING THIRD PARTY INDEMNITY PROVISIONS

The charitable company has made third party indemnity provisions for the benefit of its directors during the year and these provisions remain in force at the reporting date.

Relate Worcestershire (Registered number: 03219666)

**Report of the Trustees
for the Year Ended 31st March 2021**

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

Approved by order of the board of trustees on 7th October 2021 and signed on its behalf by:



.....
J Hall - Trustee

**Independent Examiner's Report to the Trustees of
Relate Worcestershire**

Independent examiner's report to the trustees of Relate Worcestershire ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

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



Robert Iestyn Richards (FCA CTA FCCA)
ICAEW
The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Date: 11/10/2021

Relate Worcestershire

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	67,123	51,150	118,273	47,660
Charitable activities					
Counselling		130,233	-	130,233	214,613
Training		4,095	-	4,095	2,550
Other trading activities	4	98	-	98	-
Investment income	5	1,612	-	1,612	2,333
Total		203,161	51,150	254,311	267,156
EXPENDITURE ON					
Charitable activities					
Counselling	6	212,666	45,774	258,440	285,254
Training		181	-	181	917
Total		212,847	45,774	258,621	286,171
Net gains/(losses) on investments		7,540	-	7,540	(10,823)
NET INCOME/(EXPENDITURE)		(2,146)	5,376	3,230	(29,838)
Transfers between funds	18	(780)	780	-	-
Net movement in funds		(2,926)	6,156	3,230	(29,838)
RECONCILIATION OF FUNDS					
Total funds brought forward		93,559	8,860	102,419	132,257
TOTAL FUNDS CARRIED FORWARD		90,633	15,016	105,649	102,419

The notes form part of these financial statements

Relate Worcestershire (Registered number: 03219666)

Balance Sheet
31st March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Investments	14	40,086	-	40,086	32,546
CURRENT ASSETS					
Debtors	15	8,537	-	8,537	15,454
Cash at bank and in hand		52,299	15,016	67,315	66,328
		<u>60,836</u>	<u>15,016</u>	<u>75,852</u>	<u>81,782</u>
CREDITORS					
Amounts falling due within one year	16	(10,289)	-	(10,289)	(11,909)
NET CURRENT ASSETS		<u>50,547</u>	<u>15,016</u>	<u>65,563</u>	<u>69,873</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>90,633</u>	<u>15,016</u>	<u>105,649</u>	<u>102,419</u>
NET ASSETS		<u>90,633</u>	<u>15,016</u>	<u>105,649</u>	<u>102,419</u>
FUNDS	18				
Unrestricted funds				90,633	93,559
Restricted funds				15,016	8,860
TOTAL FUNDS				<u>105,649</u>	<u>102,419</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

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

The trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on ~~7th October 2021~~ and were signed on its behalf by:


.....
J Hall - Trustee

Relate Worcestershire

Notes to the Financial Statements for the Year Ended 31st March 2021

1. STATUTORY INFORMATION

The charity is a company limited by guarantee. The members of the company are the trustees named in the Trustees' Report. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1.

2. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

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

INCOME

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

Grant income, including government grants, is recognised on a performance basis.

Furlough grant income, receivable as part of the Coronavirus Job Retention Scheme, is recognised in line with the corresponding wages expense against which the claim is made.

Income from charitable activities for services provided is recognised in line with the provision of those services.

Investment income is recognised when the relating investments issue notice of distribution to its investors.

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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

INVESTMENTS

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs, etc) are valued at market value at the year end. Both realised and unrealised gains are shown under 'net gains / (losses) on investments' on the face of the SoFA.

ALLOCATION AND APPORTIONMENT OF COSTS

The cost of subsidised and bursary counselling sessions have been calculated at £60 per session. The total costs of bursaries awarded have been allocated to the restricted bursary funds.

TANGIBLE FIXED ASSETS

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

Computer equipment - 33% on cost

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

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

Relate Worcestershire

Notes to the Financial Statements - continued for the Year Ended 31st March 2021

2. ACCOUNTING POLICIES - continued

FUND ACCOUNTING

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

LEASING COMMITMENTS

Rentals paid under operating leases or licences are charged to the statement of financial activities.

PENSION COSTS

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

DONATED GOODS AND SERVICES

Donated goods and services are measured at fair value when control over the economic benefit has passed to the charity.

FINANCIAL INSTRUMENTS

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic Financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction cost.

3. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Donations	2,033	-	2,033	5,137
Grants	51,290	51,150	102,440	28,723
Donated services and facilities	13,800	-	13,800	13,800
	<u>67,123</u>	<u>51,150</u>	<u>118,273</u>	<u>47,660</u>

DONATED SERVICES AND FACILITIES

The Charity would like to acknowledge their gratitude to the Sanctuary Housing Group for the provision of the premises at 19 Castle Street at a substantially reduced rent. The difference between the market value of the rent and the rent paid has been recognised as a donated service of £13,800.

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

3. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2021	2020
	£	£
The Grimley Charity	500	500
The Sir Jules Thorn Charitable Trust	1,000	750
The Ratcliff Foundation	2,000	2,000
The Roger & Douglas Turner Charitable Trust	3,000	3,000
The Blakemore Foundation	150	200
Souter Charitable Trust	3,000	3,000
Dumbreck Charity	500	500
Eveson Charitable Trust	3,000	3,000
Edward Cadbury Charitable Trust	2,000	2,000
Langdale Trust	3,000	3,000
Laslett's Charities	3,000	1,000
The Eric W Vincent Trust Fund	500	500
The Heart of England Community Foundation	1,000	1,000
E F Bulmer Benevolent Fund	2,000	3,000
The Albert Hunt Trust	-	2,000
Baron Davenport's Charity	1,000	500
The Rowlands Trust	4,000	-
William A Cadbury Charitable Trust	500	-
Coronavirus Job Retention Scheme	31,377	273
Redditch Borough Council	4,000	-
Worcestershire County Council	-	2,500
The National Lottery	20,000	-
Edward and Dorothy Cadbury Trust	1,000	-
Worcester City Council	11,913	-
Worcestershire Community Foundation	1,000	-
Worcestershire County Councillors' Divisional Fund Scheme	3,000	-
	<u>102,440</u>	<u>28,723</u>

4. OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Social lotteries	<u>98</u>	<u>-</u>	<u>98</u>	<u>-</u>

5. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Dividend income	1,612	-	1,612	1,436
Interest receivable	-	-	-	897
	<u>1,612</u>	<u>-</u>	<u>1,612</u>	<u>2,333</u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Counselling	95,768	162,672	258,440
Training	181	-	181
	<u>95,949</u>	<u>162,672</u>	<u>258,621</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021 £	2020 £
Staff costs	87,601	103,260
Counsellors and psycho-sexual therapy expenses	8,167	8,751
Costs of training courses	181	917
Bad debts	-	460
	<u>95,949</u>	<u>113,388</u>

8. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Counselling	<u>157,683</u>	<u>3,236</u>	<u>1,753</u>	<u>162,672</u>

All support costs have been allocated against counselling activities, due to the decreased training activity.

Support costs, included in the above, are as follows:

	2021 Counselling £	2020 Total activities £
Wages	93,953	97,537
Social security	2,776	3,735
Pensions	1,518	1,507
Rent and associated costs	16,907	29,616
Service charge	11,397	11,229
Insurance	2,508	2,485
Telephone	1,918	2,156
Computer software costs	10,320	7,191
Postage and stationery	2,768	4,168
Sundries	1,599	3,052
Repairs and maintenance	12,019	3,073
Executive expenses	-	1,806
Bank charges	3,236	3,495
Accountancy and legal fees	1,753	1,733
	<u>162,672</u>	<u>172,783</u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Other operating leases	16,907	29,616
Independent Examiner's Fee	1,740	1,680
	<u>18,647</u>	<u>31,302</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2021. For the year ended 31st March 2020 one trustee was paid travel expenses totalling £33 and one trustee incurred travel expenses of £36 but donated this amount to the charity.

11. STAFF COSTS

	2021 £	2020 £
Wages and salaries	179,500	198,227
Social security costs	4,026	5,333
Other pension costs	2,322	2,479
	<u>185,848</u>	<u>206,039</u>

Total remuneration paid to key management personnel during the year was £37,923 (2020: £38,253).

The average monthly number of employees during the year was as follows:

	2021	2020
Administration	8	9
Direct charitable work	13	14
	<u>21</u>	<u>23</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	21,710	25,950	47,660
Charitable activities			
Counselling	214,613	-	214,613
Training	2,550	-	2,550
Investment income	2,333	-	2,333
Total	<u>241,206</u>	<u>25,950</u>	<u>267,156</u>
EXPENDITURE ON			
Charitable activities			
Counselling	261,088	24,166	285,254
Training	917	-	917

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	262,005	24,166	286,171
Net gains/(losses) on investments	(10,823)	-	(10,823)
NET INCOME/(EXPENDITURE)	(31,622)	1,784	(29,838)
Transfers between funds	(5,392)	5,392	-
Net movement in funds	(37,014)	7,176	(29,838)
RECONCILIATION OF FUNDS			
Total funds brought forward	130,573	1,684	132,257
TOTAL FUNDS CARRIED FORWARD	<u>93,559</u>	<u>8,860</u>	<u>102,419</u>

13. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1st April 2020	6,063
Disposals	(4,729)
At 31st March 2021	<u>1,334</u>
DEPRECIATION	
At 1st April 2020	6,063
Eliminated on disposal	(4,729)
At 31st March 2021	<u>1,334</u>
NET BOOK VALUE	
At 31st March 2021	<u><u>-</u></u>
At 31st March 2020	<u><u>-</u></u>

14. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1st April 2020	32,546
Revaluations	7,540
At 31st March 2021	<u>40,086</u>
NET BOOK VALUE	
At 31st March 2021	<u><u>40,086</u></u>
At 31st March 2020	<u><u>32,546</u></u>

There were no investment assets outside the UK.

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade debtors	658	9,431
Other debtors	-	433
Prepayments and accrued income	7,879	5,590
	<u>8,537</u>	<u>15,454</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	2,925	620
Social security and other taxes	-	1,943
Pensions	425	388
Deferred income	285	285
Accrued expenses	6,654	8,673
	<u>10,289</u>	<u>11,909</u>

Deferred income relates to fees received in advance for courses yet to be held. The charity had a commitment at the reporting date to provide these courses, therefore the income has been deferred and is not recognised in this period.

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Within one year	4,192	2,731
Between one and five years	7,478	6,000
In more than five years	1,200	1,200
	<u>12,870</u>	<u>9,931</u>

18. MOVEMENT IN FUNDS

	At 1.4.20	Net movement	Transfers	At
	£	in funds	between	31.3.21
	£	£	funds	£
	£	£	£	£
Unrestricted funds				
General fund	80,879	(2,146)	(780)	77,953
Refurbishment fund	12,680	-	-	12,680
	<u>93,559</u>	<u>(2,146)</u>	<u>(780)</u>	<u>90,633</u>
Restricted funds				
Adult Bursary Fund	5,760	9,256	-	15,016
Carpet Fund	3,100	(3,100)	-	-
Covid-19 Bursary Fund	-	(780)	780	-
	<u>8,860</u>	<u>5,376</u>	<u>780</u>	<u>15,016</u>
TOTAL FUNDS	<u>102,419</u>	<u>3,230</u>	<u>-</u>	<u>105,649</u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	203,161	(212,847)	7,540	(2,146)
Restricted funds				
Redditch Fund	4,000	(4,000)	-	-
Adult Bursary Fund	10,650	(1,394)	-	9,256
Older People's Bursary Fund	3,000	(3,000)	-	-
Younger People's Bursary	1,500	(1,500)	-	-
Bromsgrove Fund	1,000	(1,000)	-	-
Hereford Fund	2,000	(2,000)	-	-
Carpet Fund	-	(3,100)	-	(3,100)
CPD, Supervision and Training Fund	3,000	(3,000)	-	-
Covid-19 Bursary Fund	10,000	(10,780)	-	(780)
Reopening Fund	5,000	(5,000)	-	-
Coronavirus Support Fund	11,000	(11,000)	-	-
	<u>51,150</u>	<u>(45,774)</u>	<u>-</u>	<u>5,376</u>
TOTAL FUNDS	<u><u>254,311</u></u>	<u><u>(258,621)</u></u>	<u><u>7,540</u></u>	<u><u>3,230</u></u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	117,893	(31,622)	(5,392)	80,879
Refurbishment fund	12,680	-	-	12,680
	<u>130,573</u>	<u>(31,622)</u>	<u>(5,392)</u>	<u>93,559</u>
Restricted funds				
Adult Bursary Fund	-	5,760	-	5,760
Older People's Bursary Fund	1,084	(1,626)	542	-
Younger People's Bursary	-	(4,394)	4,394	-
Carpet Fund	600	2,500	-	3,100
CPD, Supervision and Training Fund	-	(456)	456	-
	<u>1,684</u>	<u>1,784</u>	<u>5,392</u>	<u>8,860</u>
TOTAL FUNDS	<u><u>132,257</u></u>	<u><u>(29,838)</u></u>	<u><u>-</u></u>	<u><u>102,419</u></u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

18. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	241,206	(262,005)	(10,823)	(31,622)
Restricted funds				
Adult Bursary Fund	11,700	(5,940)	-	5,760
Older People's Bursary Fund	4,000	(5,626)	-	(1,626)
Younger People's Bursary	-	(4,394)	-	(4,394)
Bromsgrove Fund	1,000	(1,000)	-	-
Hereford Fund	3,000	(3,000)	-	-
Carpet Fund	2,500	-	-	2,500
CPD, Supervision and Training Fund	3,750	(4,206)	-	(456)
	<u>25,950</u>	<u>(24,166)</u>	<u>-</u>	<u>1,784</u>
TOTAL FUNDS	<u>267,156</u>	<u>(286,171)</u>	<u>(10,823)</u>	<u>(29,838)</u>

TRANSFERS BETWEEN FUNDS

A transfer of £780 has been made from the General Unrestricted Fund to the Covid-19 Bursary Fund to cover the overspend of the grant income during the year.

19. RELATED PARTY DISCLOSURES

During the year ended 31 March 2021 one trustee made donations to the charity totalling £50, none of which had any restrictions.

20. PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund

The unrestricted fund can be used for any charitable purpose within the charity's objects and approved by the Trustees. It is the policy of the charity to build a reserve of three months' operating costs in this fund. The fund balance at 31 March 2021 was £77,953 (2020: £80,879).

Refurbishment Fund

This fund is designated to provide for any refurbishment costs should the charity move premises in the future. The fund balance at 31 March 2021 was £12,680 (2020: £12,680)

RESTRICTED FUNDS

Bromsgrove Fund

The restricted fund re The Bromsgrove Fund was established for the purpose of providing counselling services in the Bromsgrove area. The fund balance at 31 March 2021 was £nil (2020: £nil).

Hereford Fund

The restricted fund re The Hereford Fund was established for the purpose of providing counselling services in Hereford. The fund balance at 31 March 2021 was £nil (2020: £nil).

Redditch Fund

The restricted fund re The Redditch Fund was established for the purpose of providing counselling services in Redditch. The fund balance at 31 March 2021 was £nil (2020: £nil).

Adult Bursary Fund

The restricted fund re the Adult Bursary Fund was established for the purpose of subsidising counselling sessions for adults. The fund balance at 31 March 2021 was £15,016 (2020: £5,760).

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

20. PURPOSE OF FUNDS - continued

Older People's Bursary Fund

The restricted fund re the Older People's Bursary Fund was established for the purpose of subsidising counselling sessions for older clients. The fund balance at 31 March 2021 was £nil (2020: £nil).

Younger People's Bursary Fund

The restricted fund re the Younger People's Bursary Fund was established for the purpose of subsidising counselling sessions for younger clients. The fund balance at 31 March 2021 was £nil (2020: £nil).

Carpet Fund

This fund was restricted for the purpose of replacing the carpet in the office and was spent in this financial year. The fund balance at 31 March 2021 was £nil (2020: £3,100).

CPD and Supervision Fund

This fund is restricted for the purpose of funding CPD and supervision costs. The fund balance at 31 March 2021 was £nil (2020: £nil).

Covid-19 Bursary Fund

This restricted fund was created for the purpose of providing subsidised or free of charge counselling sessions to anyone impacted by Covid-19 in the community. The funds were spent in full in the year and the balance at 31 March 2021 was therefore £nil (2020: £nil).

Reopening Fund

This restricted fund was created for the purpose of purchasing equipment to enable the charity to return to face-to-face counselling, as well the purchase of laptops for counsellors. The funds were spent in full in the year and the balance at 31 March 2021 was therefore £nil (2020: £nil).

Coronavirus Support Fund

This restricted fund was created for the purpose of funding fixed support costs which remained payable during the pandemic. The funds were spent in full in the year and the balance at 31 March 2021 was therefore £nil (2020: £nil).

The Relationship Therapy Centre

England & Wales - Charity number 1056625

Accounts

REGISTERED COMPANY NUMBER: 03219666 (England and Wales)
REGISTERED CHARITY NUMBER: 1056625

**Report of the Trustees and
Financial Statements for the Year Ended 31st March 2020
for
Relate Worcestershire**

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Relate Worcestershire

**Contents of the Financial Statements
for the Year Ended 31st March 2020**

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Relate Worcestershire

**Reference and Administrative Details
for the Year Ended 31st March 2020**

TRUSTEES	J Williams (Chair) R A Moss (Treasurer) (re-appointed 13.1.20) L Harfield C Temple Cox (re-appointed 17.5.19) B Coleman G Devries (Vice Chair) R A Lessels (appointed 9.5.19) (resigned 10.1.20)
COMPANY SECRETARY	B Coleman
REGISTERED OFFICE	19 Castle Street Worcester Worcestershire WR1 3AD
REGISTERED COMPANY NUMBER	03219666 (England and Wales)
REGISTERED CHARITY NUMBER	1056625
INDEPENDENT EXAMINER	The Richards Sandy Partnership Thorneloe House 25 Barbourne Road Worcester Worcestershire WR1 1RU

Relate Worcestershire
Report of the Trustees
for the Year Ended 31st March 2020

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2020. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects and principal activities of the charity are to support couple and family relationships in Worcestershire and Herefordshire by offering relationship education and counselling. The charity's purpose as set out in the objects contained in the memorandum of association of the company are to:

- (a) educate the public concerning the benefits of secure couple relationships, marriage and family life in order to improve the emotional, sexual and spiritual well-being of individuals which is derived from committed relationships;
- (b) seek to enhance the good health, both mental and physical, of adults and children by:
 - increasing public awareness of the benefit of committed couple relationships, marriage and family life; and working to prevent poverty, hardship and distress caused by the breakdown of such relationships;
 - providing counselling, advice, education, guidance and relief to adults and/or children in relation to any aspect of contemporary life or work which;
 - may prejudice their physical or mental well-being; or
 - influence, either directly or indirectly, their present or future family or couple relationship;
 - advance citizenship and community development;
 - relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;
 - promote research into all of the above objects and to make the results available to the public.

The Trustees review their aims and objectives each year. In particular, the Trustees have considered how planned activities will contribute to the objectives and aims.

Relate Worcestershire charges a fee to cover the costs of providing counselling, but never turns away anyone who genuinely cannot afford to pay. The Trustees have made the decision to make funds available for the bursary scheme particularly for the support of young people's counselling. Relate is also grateful to those charitable trusts who support the bursary scheme and our young people's counselling service.

Significant activities

The charity's main activities are the provision of counselling services and training to individuals, couples and families and young people, at the Worcester centre and other premises throughout the county, as well as at the centre in Hereford.

Public benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit published by the Charity Commission when reviewing the charity's objectives and in planning future activities.

Volunteers

Relate Worcestershire is very fortunate in the number of volunteers who provide counselling services and reception cover free of charge. The volunteer counsellors and receptionists make a much-valued contribution to the charity's operations.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The expertise of Relate trained counsellors is offered to the public primarily through the Worcester Centre and rented premises at other locations in the county and in Hereford.

Relate Worcestershire

Report of the Trustees for the Year Ended 31st March 2020

ACHIEVEMENT AND PERFORMANCE

Internal and external factors

The charity is responsive to policy initiatives of both central and local government. In turn, there is recognition that the charitable sector is often the most efficient provider of remedial services - particularly with children and families. Relate Worcestershire has adopted a professional and pro-active approach in seeking to be a provider of solutions in the implementation of policy. The Trustees have determined that, whilst the ongoing counselling of individual and couple clients form the strategic backbone of the charity's activities, Relate Worcestershire is well placed to play its part in implementing improvements to family and child well-being through government initiatives.

This year our counsellors worked with 1,275 clients and delivered 4,452 sessions of relationship counselling - largely in the evenings and at weekends, at times most convenient to our clients. We are proud of the quality of the service we provide in difficult circumstances and believe that we make a real difference to many lives in Worcestershire and Hereford. We continue to provide heavily subsidised counselling to clients depending on their household income. This year we have subsidised 2,895 sessions, providing clients with access to support that may otherwise have been unavailable to them. The charity's bursary scheme continues to be of significant benefit to those clients suffering severe financial hardship and both Trustees and management are agreed that this provision should continue.

We have continued to improve our financial reporting processes. This has enabled us to achieve full cost recovery in our contract work, ensuring that the actual cost of providing services is met by commissioners and not by our charitable fundraising.

We have worked closely with NHS Worcestershire and the Worcestershire Healthy Minds service to provide counselling for couples affected by depression. This contract enables the NHS to use our couple counselling specialism to greater effect and we are very pleased to be working in partnership with the Healthy Minds team to deliver this. Seven members of our counselling team have received specific Increasing Access to Psychological Therapy training through the kind sponsorship of Health Education England. Sadly, our NHS contract was not renewed during the year and will come to an end in March 2020.

Trustees have continued to invest in the training of new Relate counsellors by sponsoring the tuition fees of Relate courses. This is an important part of strategic business planning to build capacity and provide succession planning for our workforce. During the year, five counsellors joined the Relate Level 5 training course and are on placement within our Centre.

As the coronavirus pandemic hit the UK in March 2020, we were forced to close all face-to-face counselling appointments. Our primary objective during this difficult time was to keep our services operating for the sake of all clients. Although we had to cancel our face-to-face counselling, we swiftly moved to telephone or webcam counselling, continuing to support those clients who wished to carry on with their sessions.

As with all charities, the coronavirus pandemic has had a significant impact on our income. Trustees took immediate measures to improve cashflow by moving funds from long term investment into our business account. We have been meeting fortnightly to react quickly to changing circumstances, making strategic plans to safeguard our future operations. I would like to thank my colleagues on the Board of Trustees for their continued commitment and support as we negotiate these difficult times.

Personnel

Our CEO, Maxine Sharman, has focused throughout the year on the strategic development of the range and quality of services provided. At the end of the year our financial position has remained stable and the Trustees fully support her continuing efforts to ensure the charity's future and successful provision of services.

Our service is reliant on an engaged and enthusiastic work force. All members of our counselling team are highly qualified and are registered annually on the Relate National Practitioner Register. We are ever grateful to them, to our administrative team and to our volunteers for the provision of a high quality, client focused counselling service.

FINANCIAL REVIEW

Financial Review

Whilst the COVID-19 pandemic has brought financial challenges, the charity remains in a strong position. Total funds as at 31 March 2020 being £102,419, compared to £132,257 as at 31 March 2019.

Total Income in the 12 months to March 2020 was £267,156 (2019: £301,081) split £241,206 of unrestricted Funds and £25,950 of restricted Funds. The £33,925 reduction in total income since 2019 was largely as a result of reduced counselling income of £41,277, offset by an increase in donations of £6,903.

Total Expenditure in the year ended March 2020 was £286,171 (2019: £303,763) split £262,005 of unrestricted expenditure and £24,166 of restricted expenditure. The reduction in expenditure through the year reflects the reduced levels of counselling (£11,141) in the latter part of the year, and a reduction in training (£6,451).

Relate Worcestershire

**Report of the Trustees
for the Year Ended 31st March 2020**

FINANCIAL REVIEW

Principal funding sources

The principal funding sources during the year were fees charged to clients for counselling services and service contracts for counselling services provided. During the year, Relate Worcestershire also generated income from training and education. In addition, the charity is very grateful for the support of local and national grant-making trusts. In particular the support and generosity of the Sanctuary Housing Group for the provision of the Worcester premises at a peppercorn rent.

Reserves policy

The strategy agreed by the Trustees is to maintain an unrestricted reserve fund equivalent to approximately three months' expenditure. The charity's unrestricted reserves, excluding fixed assets, were £61,013 as at 31 March 2020 (2019: £107,205), representing approximately 2.8 months of unrestricted expenditure. The stated strategy has not therefore been achieved this year.

Total unrestricted reserves as at 31 March 2020 were £93,559 (2019: £130,573) to include an investment valued at £32,546 at the year end.

FUTURE DEVELOPMENTS

The Trustees have determined, through the annual planning process, that the charity should continue to aim for breakeven and that its services should be open to all. Having established a strong platform for future development, there are plans to train new counsellors and increase our capacity in providing a much needed service across Worcestershire and Hereford.

I conclude this report by giving thanks to my fellow Trustees for their support and advice and on behalf of the Trustees, I wish to thank all our counsellors, supervisors, trainers, administration staff and volunteers, without whom the Charity would be unable to function.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum & Articles of Association dated 5 June 1996, as amended on 22 October 2008, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new Trustees

Officers and elected members are nominated and voted at annual general meetings. All Trustees are subject to re-election at each annual general meeting and can serve a maximum of eight consecutive years.

The Executive shall consist of a minimum of six and a maximum of eighteen Members.

Organisational structure

The charity operates through periodic Trustee only meetings and an Executive Committee, which comprises of the Trustees of the charity together with management members and other co-opted members as appropriate. Decisions are arrived at by majority vote in general meeting.

Induction and training of new Trustees

Trustees are periodically reviewed and monitored and, if appropriate, training is undertaken to update new Trustees on matters highlighted in the review.

QUALIFYING THIRD PARTY INDEMNITY PROVISIONS

The charitable company has made third party indemnity provisions for the benefit of its directors during the year and these provisions remain in force at the reporting date.

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

Approved by order of the board of Trustees on and signed on its behalf by:


.....
J Williams (Chair) - Trustee

**Independent Examiner's Report to the Trustees of
Relate Worcestershire**

Independent examiner's report to the Trustees of Relate Worcestershire ('the Company')

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 31st March 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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

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

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



Robert Iestyn Richards (FCA CTA FCCA)
ICAEW
The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Date: 23/9/2020

Relate Worcestershire

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	21,710	25,950	47,660	40,757
Charitable activities					
Counselling		214,613	-	214,613	255,890
Training		2,550	-	2,550	3,085
Investment income	4	<u>2,333</u>	-	<u>2,333</u>	<u>1,349</u>
Total		241,206	25,950	267,156	301,081
EXPENDITURE ON					
Charitable activities	5				
Counselling		261,088	24,166	285,254	296,395
Training		917	-	917	7,368
Total		<u>262,005</u>	<u>24,166</u>	<u>286,171</u>	<u>303,763</u>
Net gains/(losses) on investments		<u>(10,823)</u>	-	<u>(10,823)</u>	<u>(1,632)</u>
NET INCOME/(EXPENDITURE)		(31,622)	1,784	(29,838)	(4,314)
Transfers between funds	17	<u>(5,392)</u>	<u>5,392</u>	-	-
Net movement in funds		(37,014)	7,176	(29,838)	(4,314)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>130,573</u>	<u>1,684</u>	<u>132,257</u>	<u>136,571</u>
TOTAL FUNDS CARRIED FORWARD		<u>93,559</u>	<u>8,860</u>	<u>102,419</u>	<u>132,257</u>

The notes form part of these financial statements

Relate Worcestershire

**Balance Sheet
31st March 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Investments	13	32,546	-	32,546	23,368
CURRENT ASSETS					
Debtors	14	15,454	-	15,454	13,291
Cash at bank and in hand		<u>57,468</u>	<u>8,860</u>	<u>66,328</u>	<u>111,439</u>
		72,922	8,860	81,782	124,730
CREDITORS					
Amounts falling due within one year	15	<u>(11,909)</u>	-	<u>(11,909)</u>	<u>(15,841)</u>
NET CURRENT ASSETS		<u>61,013</u>	<u>8,860</u>	<u>69,873</u>	<u>108,889</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>93,559</u>	<u>8,860</u>	<u>102,419</u>	<u>132,257</u>
NET ASSETS		<u>93,559</u>	<u>8,860</u>	<u>102,419</u>	<u>132,257</u>
FUNDS	17				
Unrestricted funds				93,559	130,573
Restricted funds				<u>8,860</u>	<u>1,684</u>
TOTAL FUNDS				<u>102,419</u>	<u>132,257</u>

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2020 in accordance with Section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for

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

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:


J Williams (Chair) - Trustee

Relate Worcestershire

Notes to the Financial Statements for the Year Ended 31st March 2020

1. STATUTORY INFORMATION

The charity is a company limited by guarantee. The members of the company are the Trustees named in the Trustees' Report. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1.

2. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

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

INCOME

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

Grant income is recognised on a performance basis.

Income from charitable activities for services provided is recognised in line with the provision of those services.

Investment income is recognised when the relating investments issue notice of distribution to its investors.

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 cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

INVESTMENTS

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs, etc) are valued at market value at the year end. Both realised and unrealised gains are shown under 'net gains / (losses) on investments' on the face of the SoFA.

ALLOCATION AND APPORTIONMENT OF COSTS

The cost of subsidised and bursary counselling sessions have been calculated at £60 per session. The total costs of bursaries awarded have been allocated to the restricted bursary funds.

TANGIBLE FIXED ASSETS

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

Computer equipment - 33% on cost

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Relate Worcestershire

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2020**

2. ACCOUNTING POLICIES - continued

LEASING COMMITMENTS

Rentals paid under operating leases or licences are charged to the statement of financial activities.

PENSION COSTS

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

DONATED GOODS AND SERVICES

Donated goods and services are measured at fair value when control over the economic benefit has passed to the charity.

FINANCIAL INSTRUMENTS

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic Financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction cost.

3. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Donations	5,137	-	5,137	397
Grants	2,773	25,950	28,723	26,560
Donated services and facilities	<u>13,800</u>	-	<u>13,800</u>	<u>13,800</u>
	<u>21,710</u>	<u>25,950</u>	<u>47,660</u>	<u>40,757</u>

DONATED SERVICES AND FACILITIES

The Charity would like to acknowledge their gratitude to the Sanctuary Housing Group for the provision of the premises at 19 Castle Street at a substantially reduced rent. The difference between the market value of the rent and the rent paid has been recognised as a donated service of £13,800.

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2020

3. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2020 £	2019 £
The Albright Grimley Charity	500	500
Sir Jules Thorn Charitable Trust	750	-
The Ratcliff Foundation	2,000	-
The Roger & Douglas Turner Charitable Trust	3,000	3,000
The Blakemore Foundation	200	-
Souter Charitable Trust	3,000	3,000
WED Charitable Trust	-	500
Dumbreck Charity	500	500
Eveson Charitable Trust	3,000	3,000
Edward Cadbury Charitable Trust	2,000	2,000
Langdale Trust	3,000	3,000
Laslett's Charities	1,000	1,000
Eric W Vincent Trust Fund	500	-
The Heart of England Community Foundation	1,000	1,000
E F Bulmer Benevolent Fund	3,000	-
The Albert Hunt Trust	2,000	1,000
Baron Davenport's Charity	500	500
The Rowlands Trust	-	600
William A Cadbury Charitable Trust	-	500
The Hobson Charity	-	460
Coronavirus Job Retention Scheme	273	-
Redditch Borough Council	-	6,000
Worcestershire County Council	2,500	-
	<u>28,723</u>	<u>26,560</u>

4. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Dividend income	1,436	-	1,436	930
Interest receivable	897	-	897	419
	<u>2,333</u>	<u>-</u>	<u>2,333</u>	<u>1,349</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Counselling	112,471	172,783	285,254
Training	917	-	917
	<u>113,388</u>	<u>172,783</u>	<u>286,171</u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2020

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2020	2019
	£	£
Staff costs	103,260	116,324
Counsellors and psycho-sexual therapy expenses	8,751	12,179
Costs of training courses	917	289
Bad debts	460	-
	<u>113,388</u>	<u>128,792</u>

7. SUPPORT COSTS

	Management	Finance	Governance	Totals
	£	£	costs £	£
Counselling	<u>167,555</u>	<u>3,495</u>	<u>1,733</u>	<u>172,783</u>

All support costs have been allocated against counselling activities, due to the decreased training activity.

Support costs, included in the above, are as follows:

	2020	2019
	Counselling £	Total activities £
Wages	97,537	94,528
Social security	3,735	3,639
Pensions	1,507	986
Rent and associated costs	29,616	33,093
Service charge	11,229	11,229
Insurance	2,485	2,068
Telephone	2,156	2,361
Computer software costs	7,191	3,653
Postage and stationery	4,168	5,036
Sundries	3,052	2,799
Repairs and maintenance	3,073	8,784
Executive expenses	1,806	1,144
Bank charges	3,495	3,422
Accountancy and legal fees	1,733	2,229
	<u>172,783</u>	<u>174,971</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2020	2019
	£	£
Other operating leases	29,616	33,093
Independent Examiner's Fee	<u>1,680</u>	<u>2,180</u>

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Notes to the Financial Statements - continued
for the Year Ended 31st March 2020

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31st March 2020 nor for the year ended 31st March 2019.

TRUSTEES' EXPENSES

One Trustee was paid travel expenses totalling £33 for the year ended 31 March 2020 (2019: £70).

One Trustee incurred travel expenses of £36 but donated this amount to the charity (2019: £24).

10. STAFF COSTS

	2020 £	2019 £
Gross Wages & Salaries	198,227	206,723
Social Security Cost	5,333	6,470
Pension Costs	<u>2,479</u>	<u>1,804</u>
Total staff costs	<u>206,039</u>	<u>214,997</u>

Total remuneration paid to key management personnel during the year was £38,253 (2019: £38,402).

The average monthly number of employees during the year was as follows:

	2020	2019
Administration	9	8
Direct charitable work	<u>14</u>	<u>15</u>
	<u>23</u>	<u>23</u>

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	14,197	26,560	40,757
Charitable activities			
Counselling	255,890	-	255,890
Training	3,085	-	3,085
Investment income	<u>1,349</u>	-	<u>1,349</u>
Total	274,521	26,560	301,081
EXPENDITURE ON			
Charitable activities			
Counselling	239,082	57,313	296,395
Training	7,368	-	7,368
Total	246,450	57,313	303,763
Net gains/(losses) on investments	<u>(1,632)</u>	-	<u>(1,632)</u>
NET INCOME/(EXPENDITURE)	26,439	(30,753)	(4,314)
Transfers between funds	<u>(25,485)</u>	<u>25,485</u>	-
Net movement in funds	954	(5,268)	(4,314)

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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2020**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	129,619	6,952	136,571
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	<u><u>130,573</u></u>	<u><u>1,684</u></u>	<u><u>132,257</u></u>

12. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1st April 2019 and 31st March 2020	<u><u>6,063</u></u>
DEPRECIATION	
At 1st April 2019 and 31st March 2020	<u><u>6,063</u></u>
NET BOOK VALUE	
At 31st March 2020	<u><u>-</u></u>
At 31st March 2019	<u><u>-</u></u>

13. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1st April 2019	23,368
Additions	20,001
Revaluations	<u>(10,823)</u>
At 31st March 2020	<u><u>32,546</u></u>
NET BOOK VALUE	
At 31st March 2020	<u><u>32,546</u></u>
At 31st March 2019	<u><u>23,368</u></u>

There were no investment assets outside the UK.

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade debtors	9,431	10,207
Other debtors	433	-
Prepayments and accrued income	<u>5,590</u>	<u>3,084</u>
	<u><u>15,454</u></u>	<u><u>13,291</u></u>

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**Notes to the Financial Statements - continued
for the Year Ended 31st March 2020**

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade creditors	620	2,002
Social security and other taxes	1,943	2,169
Pensions	388	305
Deferred income	285	-
Accrued expenses	<u>8,673</u>	<u>11,365</u>
	<u>11,909</u>	<u>15,841</u>

Deferred income relates to fees received in the accounting year for courses held after the 31 March 2020. The charity had a commitment at the reporting date to provide these courses, therefore the income has been deferred and is not recognised in this period.

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2020	2019
	£	£
Within one year	2,731	2,731
Between one and five years	6,000	6,000
In more than five years	<u>1,200</u>	<u>2,400</u>
	<u>9,931</u>	<u>11,131</u>

17. MOVEMENT IN FUNDS

	At 1.4.19	Net	Transfers	At
	£	movement	between	31.3.20
		in funds	funds	£
		£	£	
Unrestricted funds				
General fund	117,893	(31,622)	(5,392)	80,879
Refurbishment fund	<u>12,680</u>	<u>-</u>	<u>-</u>	<u>12,680</u>
	130,573	(31,622)	(5,392)	93,559
Restricted funds				
Adult Bursary Fund	-	5,760	-	5,760
Older People's Bursary Fund	1,084	(1,626)	542	-
Younger People's Bursary	-	(4,394)	4,394	-
Carpet Fund	600	2,500	-	3,100
CPD and Supervision Fund	<u>-</u>	<u>(456)</u>	<u>456</u>	<u>-</u>
	<u>1,684</u>	<u>1,784</u>	<u>5,392</u>	<u>8,860</u>
TOTAL FUNDS	<u>132,257</u>	<u>(29,838)</u>	<u>-</u>	<u>102,419</u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2020

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	241,206	(262,005)	(10,823)	(31,622)
Restricted funds				
Adult Bursary Fund	11,700	(5,940)	-	5,760
Older People's Bursary Fund	4,000	(5,626)	-	(1,626)
Younger People's Bursary	-	(4,394)	-	(4,394)
Bromsgrove Fund	1,000	(1,000)	-	-
Hereford Fund	3,000	(3,000)	-	-
Carpet Fund	2,500	-	-	2,500
CPD and Supervision Fund	3,750	(4,206)	-	(456)
	<u>25,950</u>	<u>(24,166)</u>	<u>-</u>	<u>1,784</u>
TOTAL FUNDS	<u>267,156</u>	<u>(286,171)</u>	<u>(10,823)</u>	<u>(29,838)</u>

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General fund	116,939	26,439	(25,485)	117,893
Refurbishment fund	<u>12,680</u>	<u>-</u>	<u>-</u>	<u>12,680</u>
	129,619	26,439	(25,485)	130,573
Restricted funds				
Blinds Fund	500	(500)	-	-
Adult Bursary Fund	-	(20,690)	20,690	-
Older People's Bursary Fund	-	1,084	-	1,084
Younger People's Bursary	3,228	(8,023)	4,795	-
Bromsgrove Fund	224	(224)	-	-
Hereford Fund	3,000	(3,000)	-	-
Carpet Fund	<u>-</u>	<u>600</u>	<u>-</u>	<u>600</u>
	<u>6,952</u>	<u>(30,753)</u>	<u>25,485</u>	<u>1,684</u>
TOTAL FUNDS	<u>136,571</u>	<u>(4,314)</u>	<u>-</u>	<u>132,257</u>

Relate Worcestershire

Notes to the Financial Statements - continued
for the Year Ended 31st March 2020

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	274,521	(246,450)	(1,632)	26,439
Restricted funds				
Blinds Fund	460	(960)	-	(500)
Redditch Fund	6,000	(6,000)	-	-
Adult Bursary Fund	14,500	(35,190)	-	(20,690)
Older People's Bursary Fund	4,000	(2,916)	-	1,084
Younger People's Bursary	-	(8,023)	-	(8,023)
Bromsgrove Fund	1,000	(1,224)	-	(224)
Hereford Fund	-	(3,000)	-	(3,000)
Carpet Fund	600	-	-	600
	<u>26,560</u>	<u>(57,313)</u>	<u>-</u>	<u>(30,753)</u>
TOTAL FUNDS	<u>301,081</u>	<u>(303,763)</u>	<u>(1,632)</u>	<u>(4,314)</u>

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2020.

19. PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund

The unrestricted fund can be used for any charitable purpose within the charity's objects and approved by the Trustees. It is the policy of the charity to build a reserve of three months' operating costs in this fund. The fund balance at 31 March 2020 was £82,919 (2019: £117,893).

Refurbishment Fund

This fund is designated to provide for any refurbishment costs should the charity move premises in the future. The fund balance at 31 March 2020 was £12,680 (2019: £12,680)

RESTRICTED FUNDS

Bromsgrove Fund

The restricted fund re The Bromsgrove Fund was established for the purpose of providing counselling services in the Bromsgrove area. The fund balance at 31 March 2020 was £nil (2019: £nil).

Hereford Fund

The restricted fund re The Hereford Fund was established for the purpose of providing counselling services in Hereford. The fund balance at 31 March 2020 was £nil (2019: £nil).

Adult Bursary Fund

The restricted fund re the Adult Bursary Fund was established for the purpose of subsidising counselling sessions for adults. The fund balance at 31 March 2020 was £5,760 (2019: £nil).

Older People's Bursary Fund

The restricted fund re the Older People's Bursary Fund was established for the purpose of subsidising counselling sessions for older clients. During the year bursaries awarded exceeded grants received therefore a transfer of £542 was made from general reserves in order to cover the deficit. The fund balance at 31 March 2020 was £nil (2019: £nil).

Blinds Fund

This fund was restricted for the purpose of purchasing new blinds. New blinds were purchased last year therefore the fund balance as at 31 March 2020 was £nil (2019: £nil).

Relate Worcestershire

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2020**

19. PURPOSE OF FUNDS - continued

Younger People's Bursary Fund

The restricted fund re the Younger People's Bursary Fund was established for the purpose of subsidising counselling sessions for younger clients. During the year counselling session subsidies exceed grants received and as a result a transfer of £4,394 was made from general reserves to cover this deficit. The fund balance at 31 March 2020 was £nil (2019: £nil).

Carpet Fund

This fund is restricted for the purpose of replacing the carpet in the office in the near future. The fund balance at 31 March 2020 was £3,100 (2019: £600).

CPD and Supervision Fund

This fund was created in the year and is restricted for the purpose of funding CPD and supervision costs. During the year expenses exceeded grants received therefore a transfer of £456 was made from the unrestricted general fund in order to cover the deficit. The fund balance at 31 March 2020 was £nil (2019: £nil).