

Relationship Therapy North

England & Wales · Charity number 1062246

Details

Other names	RELATE KEIGHLEY AND CRAVEN, RELATE PENNINE KEIGHLEY AND CRAVEN, Relate Cross Pennine
Status	Registered
Legal form	Charitable company
Company number	03324143
Registered	1997-05-07
Register	View on the Charity Commission register

Contact

Address	Acres House Berry Lane Keighley West Yorkshire BD21 1DN
Phone	01535 605047
Email	info@relatecp.org.uk
Website	www.relatecp.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 ADULTSAND CHILDREN BY:4.2.1 INCREASING PUBLIC AWARENESS OF THE BENEFIT OF COMMITTED COUPLE RELATIONSHIPS, MARRIAGE, AND FAMILY LIFE; AND4.2.2 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; OR4.3.2 INFLUENCE, EITHER DIRECTLY OR INDIRECTLY, THEIR PRESENT OR FUTURE FAMILY OR COUPLE RELATIONSHIP;4.4 TO ADVANCE CITIZENSHIP AND COMMUNITY DEVELOPMENT;4.5 TO RELIEVE THOSE IN NEED BY REASON OF YOUTH, AGE, ILL-HEALTH, DISABILITY, FINANCIAL HARDSHIP OR OTHER DISADVANTAGE; AND4.6 TO PROMOTE RESEARCH INTO ALL OF THE ABOVE OBJECTS AND TO MAKE THE RESULTS AVAILABLE TO THE PUBLIC.

Activities: Relationship counsellingSex TherapyTherapeutic counselling for young peopleFamily counselling Education and learningTherapeutic support for adult survivors of childhood sexual abuseTelephone counselling

Classification

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

Geography

- **Area of benefit:** KEIGHLEY DISTRICT, ILKLEY AND BINGLEY, CRAVEN DISTRICT, INCLUDING SKIPTON, SETTLE, GRASSINGTON, BENTHAM AND INGLETON AND THE DISTRICTS OF CALDERDALE AND KIRKLEES.
- Bradford City
- Calderdale
- Kirklees
- Lancashire
- North Yorkshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£375,590	£363,352	-	-
2024-03-31	£362,824	£320,132	-	-
2023-03-31	£343,892	£335,705	-	-
2022-03-31	£304,657	£326,106	-	-
2021-03-31	£326,574	£306,174	-	-

Trustees

Name	Role	Appointed
Barbara SHUTTLEWORTH		2026-02-20
Ged Drugan		2026-02-20
Grant Lowe		2026-02-20
TLC: Talk, Listen, Change		2026-02-20

Relationship Therapy North

England & Wales - Charity number 1062246

Accounts

Charity Registration No. 1062246

Company Registration No. 3324143 (England and Wales)

**RELATE CROSS PENNINE LTD
DIRECTORS' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

RELATE CROSS PENNINE LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Anthony Perryman (Chair) Rashda Kholwadia Elisabeth Adams Caroline Wright Linda Dickson Barbara Honey
Charity number	1062246
Company number	3324143
Company Secretary	Diane Huck
Principal Address	Acres House Berry Lane Keighley West Yorkshire BD21 1DN
Independent Examiner	Kevin J Meddings MAAT Kevin Meddings Accountancy Services 55 Crowther Avenue Calverley Leeds West Yorkshire LS28 5SA
Bankers	Co-operative Bank plc Olympic House 6 Olympic Court Salford M5 2QP Cambridge & Counties Bank Limited Charnwood Court 5b New Walk Leicester Leicestershire LE1 6TE

RELATE CROSS PENNINE LTD

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RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The directors present their report and accounts for the year ended 31 March 2025.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and the Charities Act 2011.

Objects of the charity

This is a company limited by guarantee and is registered as a charity with the Charity Commission. The affairs of the Centre are governed by its memorandum and articles of association. The liability of the members in the event of the Centre being wound up is limited to a sum not exceeding £1. The principal activity of the Centre is to educate the public concerning the institution of marriage and other central relationships and to offer counselling to those experiencing problems with such relationships.

The charity changed its name by special resolution on 15 April 2025 to Relationship Therapy North Ltd. This was formally recognised by Companies House on 28 April 2025.

Relate Cross Pennine Ltd was one of a network of Relate Centres in England and Wales.

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Chairs Report 2024 - 2025

This has been a year of immense change for our organisation. In 2024 Relate National went into administration. The demise of Relate National has had a profound impact upon our business systems and processes. Consequently, our Leadership team has had to work incredibly hard to establish new systems and processes which I am pleased to report they have successfully achieved. Moreover, all of this work has been carried out in the background whilst ensuring we continued to operate seamlessly.

There have of course been wider implications because of Relate National's failure, we have not been able to use the Relate Brand, because this is now owned by another charity, Family Action. Consequently, we have had to rebrand, hence we have our new name Relationship Therapy North.

We have lost all the revenue we used to receive from Relate National, from national contracts and their website. The Board and the Leadership team have had to strategically plan for this loss of revenue to ensure our continued future organisational viability. Our issue, therefore, going forward is not the management costs (although this is always under review), but the generation of revenue. We have therefore developed the following objectives:

1. To explore different routes to market, firstly through more effective digital marketing. Secondly, to develop business relationships with funders locally and nationally.
2. To develop partnerships with likeminded charities locally and nationally to maximise potential funding opportunities.
3. To work with former, Relate Centres as a network and to use our combined strength for marketing, PR, buying, systems development, training, clinical governance and policy development.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The objectives are being pursued by our Leadership team, and I am pleased to say we are making positive progress. Eg, we have engaged with a digital marketing company, who are improving our presence on google, which is critical for client awareness. We have worked in partnership with other charities for example The Cellar Trust and have been successful in a Bradford bid. We have worked in partnership with TLC, who are a former Relate centre based in Manchester. This is a partnership I am confident will deliver future positive results. The Relationship Network England and Wales, which we have joined, have created a post code finder, which is beginning to show positive client results. There are many other activities our Leadership team are confidently pursuing.

As a Board we have recognised through our financial planning process that this is going to be a tough year. There are two financial indicators that are critical for our success, our reserves and income over expenditure. To date both these indicators have been relatively stable, and this is despite a year-on-year fall in revenue. This has been achieved mainly through the prudent work of our CEO.

It is always difficult to predict the future, when there has been such seismic marketing and structural change. However, we are confident as a Board and Leadership team that we fully understand the challenges we are facing, and we have therefore planned accordingly.

Finally, can I thank you all for your hard work and dedication. This year will continue to be a year of exacting change, which we are confident will provide the foundation for our future success..

Reserves policy

The directors' policy is to build and maintain general reserves of between three and six months of operating costs. This was achieved in this financial year.

Investment policy

Funds in excess of immediate requirements are invested in interest bearing accounts.

Risk factors

The directors have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Treasurers Report 2024 - 2025

I am pleased to report we have had another successful financial year, and this is despite the real marketing and structural headwinds with which we have had to contend. Nevertheless, I can confirm for the fourth consecutive year a positive income over expenditure.

This year our income over expenditure was £12,238 compared to the previous year of £42,692 a reduction of £30,454. Our income for the year was £375,590 compared with the last year of £362,824 an increase year-on-year of £12,766. You should note that in 2024 Relate National went into administration, which has had a negative impact on our revenue. Business was lost and because of Relate Nationals demise our own business systems and processes were disrupted.

Our costs have been prudently, managed by the Leadership team and were £363,352, compared with last year of £320,132, an increase of £43,220. The increased costs were driven by an inflationary rise in expenditure, though the energy saving refurbishments at Acres House were financed by a grant of £32,445 from Groundworks.

Our Reserves continue to be healthy and excluding our property represent just under 4 months of total running costs. Of this £40,000 is invested.

The forthcoming year does represent some real challenges; the board has therefore planned to breakeven. This is because we envisage a significant reduction in revenue for the first half of the year.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management

Being a registered charity and a company limited by guarantee, Relate Cross Pennine Ltd is governed by a memorandum and articles of association.

New directors are appointed at our Annual General Meeting by election. Potential directors are identified by networking or by public advertisement. Wherever possible potential directors are invited to attend several Board Meetings as a non-voting observer so that, when they represent themselves to members at the AGM, they already have a good understanding of our charity's activities and objects. New directors are offered formal training and induction and are provided with information from the Charities Commission on the role and responsibilities of Trustees.

The Board's approach to the recruitment of directors is that each director should bring relevant skills and experience to the charity and that the make-up of the Board should, as far as is possible, be generally representative of the local population.

The Board meet on a six weekly basis to review the charity's current activities, receive reports from staff and to determine the future strategy of the charity. The responsibility for implementing Board policy lies, in the main, with the charity's paid manager.

Directors

The trustees who are also the directors for the purpose of company law, who served during the year were:-

Susan Holmes (resigned 18 November 2024)
Anthony Perryman (Chair)
Rachel Kelly (resigned 3 March 2025)
Emma Tupper-Carey (Treasurer) (resigned 13 February 2025)
Rashda Kholwadia
Elisabeth Adams
Caroline Wright
Linda Dickson (appointed 10 June 2024)
Barbara Honey (appointed 10 June 2024)

None of the directors had any beneficial interest in the company. All of the directors are members of the company and guarantee to contribute £1 in the event of a winding up.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2025

Statement of Directors Responsibilities

The directors of Relate Cross Pennine Ltd are responsible for preparing the Directors Annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare accounts for each financial year. Under company law the directors must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these accounts the directors are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements that are reasonable and prudent;
- state whether UK accounting standards have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The directors are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.

The directors are responsible for maintaining proper accounting records which disclose at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006, and the Charities Act 2011. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of directors

Anthony Perryman (Chair)

Dated: 22 September 2025

RELATE CROSS PENNINE LTD

INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF RELATE CROSS PENNINE LTD

I report on the accounts of the charity for the year ended 31 March 2025 set out on pages 6 to 13.

Respective responsibilities of directors and examiner

The directors, who also act as trustees for the charitable activities of Relate Cross Pennine Ltd, are responsible for the preparation of the accounts. The directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, the 2011 Act, and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention;

- (a) which gives me reasonable cause to believe that in any material respect the requirements;
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin J Meddings MAAT

Kevin Meddings Accountancy Services
55 Crowther Avenue
Calverley
Leeds
West Yorkshire
LS28 5SA

Dated: 7 October 2025

RELATE CROSS PENNINE LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income					
Incoming resources from generated funds					
Voluntary income	2	85,939	-	85,939	84,889
Incoming resources from charitable activities	3	238,774	50,175	288,949	277,935
Bank interest receivable		702	-	702	-
		_____	_____	_____	_____
Total income		325,415	50,175	375,590	362,824
		_____	_____	_____	_____
Expenditure					
Charitable activities	4	313,177	50,175	363,352	320,132
		_____	_____	_____	_____
Total expenditure		313,177	50,175	363,352	320,132
		_____	_____	_____	_____
Net income/ Net movement in funds		12,238	-	12,238	42,692
Total funds brought forward		211,947	-	211,947	169,255
		_____	_____	_____	_____
Total funds carried forward		224,185	-	224,185	211,947
		_____	_____	_____	_____

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

RELATE CROSS PENNINE LTD

BALANCE SHEET AS AT 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed Assets					
Tangible fixed assets	8	104,560	-	104,560	104,560
Current Assets					
Debtors and prepayments	9	12,554	-	12,554	19,876
Cash at Bank and in Hand		118,799	-	118,799	97,234
Total Assets		235,913	-	235,913	221,670
Creditors: Amounts Falling Due Within One Year					
	10	(11,728)	-	(11,728)	(9,723)
Total Assets less Current Liabilities		224,185	-	224,185	211,947
The Funds of the Charity					
Unrestricted funds		224,185	-	224,185	211,947
Restricted funds	11	-	-	-	-
Total Charity Funds		224,185	-	224,185	211,947

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of those accounts.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the board on 22 September 2025

And signed on their behalf by

Anthony Perryman (Chair)

Company Number 3324143

RELATE CROSS PENNINE LTD**STATEMENT OF CASHFLOWS
AS AT 31 MARCH 2025**

	Notes	2025 £	2024 £
Cash generated from operating activities	12	21,565	33,715
Cash equivalents at the beginning of the year		97,234	63,519
		<hr/>	<hr/>
Total cash equivalents at the end of the year		118,799	97,234
		<hr/>	<hr/>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

a. Accounting Convention

The accounts are prepared under the historical cost convention unless otherwise stated.

The accounts are prepared in accordance with Accounting and Reporting by Charities; Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

The charity constitutes a public benefit entity as defined by FRS102.

Having considered future planned activities and the reserves available to the charity the directors are satisfied that the financial statements should continue to be prepared on the going concern basis.

b. Incoming Resources

Donations and legacies are included in full in the Statement of Activities (SOFA) when receivable.

Fees and charges, room hire and all other related income is accounted for when received by the charity.

Income from investments is included in the year in which it is receivable.

Revenue grants for specific projects are credited to the Statement of Financial Activities when received and unspent amounts are carried forward in the form of restricted reserves.

c. Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates. These include those costs incurred by the charity in the delivery of its activities and services for beneficiaries.

d. Taxation

As a registered charity the company benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

e. Tangible Fixed Assets

Freehold property:

No depreciation is charged:

The trustees do not consider depreciation charges on this asset to be material as the residual value, based on prices at the time of acquisition, is not materially different from the carrying amount of the asset.

Fixtures, fittings, office equipment and library

Depreciated at 20% straight line

It is the policy of the charity to only capitalise individual items costing in excess of £2,000.

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

f. **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used.

g. **Pensions**

The charity pays contributions into Smart Pension Ltd which is a defined contribution master trust pension scheme and also on behalf of one employee pays directly into their own private pension scheme.

2. **Incoming resources from generated funds**

	2025 £	2024 £
Voluntary income		
Grants:		
Bradford District Care NHS Foundation Trust	36,814	36,814
Bradford District Care NHS Foundation Trust (IAPT)	45,525	45,525
Donations:		
Charles & Elsie Sykes Trust	2,000	2,000
Ilkley Charitable Trust	1,400	-
Denholme Crafters' Club	200	-
Yorkshire Building Society	-	550
	85,939	84,889

3. **Incoming resources from charitable activities**

	Unrestricted £	Restricted £	2025 £	2024 £
Client contributions for core work	172,813	-	172,813	175,234
Invoiced income for young peoples work	29,442	-	29,442	33,692
Room hire	2,617	-	2,617	2,161
Fund raising	2,003	-	2,003	880
Contract income	31,899	-	31,899	30,508
	238,774	-	238,774	242,475
Restricted funds: Grants receivable				
Bradford MDC Time To Talk Young Peoples Counselling Service	-	17,730	17,730	35,460
Groundworks	-	32,445	32,445	-
	238,774	50,175	288,949	277,935

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

4. Charitable activities

	2025	2024
	£	£
Salaries and NICs	131,698	115,661
Travel expenses	2,431	3,762
Training and supervision	4,515	404
Counsellor Salaries and NICs	125,109	135,604
Pension costs	2,762	3,149
Payroll charges	2,622	2,214
Federation fees	19,517	15,437
Light and heat	6,341	7,706
Rent, rates and water	14,855	11,630
Insurance	4,292	4,199
Repairs, renewals and refurbishments	34,497	2,341
Phone, postage and stationery	3,300	6,091
Advertising, printing & publicity	320	1,447
Cleaning	1,893	1,843
Office costs	2,456	2,384
Subscriptions and zoom licences	347	341
Electronic banking charges	1,590	2,077
Independent examination	1,550	1,500
Consultancy Fees	2,762	1,850
DBS checks	286	492
Legal fees	209	-
	<u>363,352</u>	<u>320,132</u>

5. Directors

We can confirm that one of the directors was paid £75 for Supervision work (2024: None). We can confirm that there are no related party transactions that require disclosure in the accounts.

6. Employees

	2025	2024
	Number	Number
The average number of employees (including part time) during the year was	31	26
	<u> </u>	<u> </u>
Employment costs		
	2025	2024
	£	£
Wages and salaries	251,738	245,089
Social security costs	5,069	6,176
Pension costs	2,762	3,149
	<u>259,969</u>	<u>254,414</u>

There were no employees whose annual emoluments were £60,000 or more (2024: None)

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

7.	Defined Contribution Pensions and other post-retirement benefit commitments	2025 £	2024
	Contributions payable by the charity during the year	2,762	3,149
		<u> </u>	<u> </u>
8.	Tangible Fixed Assets	Freehold Property £	Total £
	Cost		
	At 1 April 2024		
	And		
	At 31 March 2025	104,560	104,560
		<u> </u>	<u> </u>
	<p>The freehold property, Acres House, Berry Lane, Keighley, BD21 1DN was revalued on 24 July 2017 by Mark Williams MRICS of Dacres Commercial. The market value at that date was £175,000. This revaluation has not been included in the accounts so as to comply with the rules of the Financial Reporting Standard (FRS 102).</p>		
9.	Debtors	2025 £	2024 £
	Trade debtors	12,140	18,342
	Other debtors	55	-
	Prepayments	359	1,534
		<u> </u>	<u> </u>
		12,554	19,876
		<u> </u>	<u> </u>
10.	Creditors: amounts falling due within one year	2025 £	2024 £
	Trade creditors	6,729	4,715
	Taxation and Social Security	3,449	3,508
	Accruals	1,550	1,500
		<u> </u>	<u> </u>
		11,728	9,723
		<u> </u>	<u> </u>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

11. Restricted funds

	Movement in funds			Balance at 31 March 2025
	Balance at 1 April 2024	Incoming resources	Resources expended	
	£	£	£	£
Bradford MDC Time To Talk				
Young Peoples Counselling Service	-	17,730	(17,730)	-
Groundworks	-	32,445	(32,445)	-
	<u>-</u>	<u>50,175</u>	<u>(50,175)</u>	<u>-</u>

Bradford MDC Time To Talk Young Peoples Counselling Service

Funding for counselling for young people aged 11-24 in the Bradford and Craven area who are unhappy, anxious or worried because of difficulties in their home, school or personal lives.

Groundworks

Grant funding to enable energy saving refurbishments at Acres House.

12. Reconciliation of net movement in funds to net cashflow from operating activities

	2025 £	2024 £
Net movement in funds	12,238	42,692
Decrease/(increase) in debtors	7,322	(7,619)
Increase/(decrease) in creditors	2,005	(1,358)
	<u>21,565</u>	<u>33,715</u>
Net cash generated from operating activities	21,565	33,715

Relationship Therapy North

England & Wales - Charity number 1062246

Accounts

Charity Registration No. 1062246

Company Registration No. 3324143 (England and Wales)

RELATE CROSS PENNINE LTD
DIRECTORS' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

RELATE CROSS PENNINE LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Susan Holmes Anthony Perryman (Chair) Rachel Kelly Emma Tupper-Carey (Treasurer) Rashda Kholwadia Elisabeth Adams Linda Dickson (appointed 10 June 2024) Barbara Honey (appointed 10 June 2024)
Charity number	1062246
Company number	3324143
Company Secretary	Diane Huck
Principal Address	Acres House Berry Lane Keighley West Yorkshire BD21 1DN
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Bankers	Co-operative Bank plc Olympic House 6 Olympic Court Salford M5 2QP

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DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

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Relate Cross Pennine Ltd is one of a network of Relate Centres in England and Wales. It is affiliated to Relate Central Office and abides by its standards.

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Chairs Report

This has been a year of consolidation for Relate Cross Pennine. The decisions taken last year concerning organisational structure have resulted in our reserves growing, and the consequent growth in our income over expenditure. This does not happen by accident it is as result of good management and hard work by everyone concerned.

We have seen our client hours grow in Brighouse and in Lancashire. In Brighouse this is as result of greater awareness of our activities in this community. In Lancashire we are still facing the challenge of needing more counsellors and premises to deliver the demand for face-to-face counselling. This requirement is being addressed by the senior management team and we should see further improvements in the forthcoming year.

Our new accounting system is now fully embedded, which is providing the management team with the information it needs to be effective. Having financial information with which you can rely on is fundamental to running an effective organisation. The senior management team are to be congratulated for all the effort they have expended in making this happen.

As Chair I have been heartened by the resilience, and professionalism of all our employees. We have all had to work against a backdrop of unprecedented change; COVID, cost of living and organisational change, nevertheless you have been equal to the challenges we have faced as an organisation.

Looking forward to the forthcoming year, we will face some challenges, we are losing some funding, which will need to be replaced, through sessional work. We are yet to see what the funding changes the new government will impose upon local authorities; the early indications are not looking favourable. We will, consequently, need to seek other means of maintaining our financial position.

Finally, may I thank the senior leadership team and all the employees of Relate Cross Pennine for all their hard work this year. I would also like to thank my fellow trustees for their contributions and sound advice in achieving the positive outcome we have secured this year.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Reserves policy

The directors' policy is to build and maintain general reserves of between three and six months of operating costs. This was achieved in this financial year.

Investment policy

Funds in excess of immediate requirements are invested in interest bearing accounts.

Risk factors

The directors have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Treasurer's Report

The primary responsibility of a board of Trustees is to ensure financial probity. This requires regular scrutiny of the accounts and to base appropriate decisions on the financial evidence. The board therefore works in conjunction with the CEO to ensure we have an annual plan that reflects the financial realities facing the organisation. This means the CEO formulates an annual budget which clearly states the plan for the year. The aim is to meet the financial objective set out in this plan.

I have great pleasure in reporting we have exceeded our financial objectives for the year 2023 to 2024. Our income for the year increased by £19,000, costs have been effectively controlled with a reduction of £15,500 for the year. This has resulted in an income over expenditure of £42,692 compared with 2022 to 2023 which was £8,187. Our reserves currently stand at £105,500. Our cash position increased over the year by £33,700.

As you can see from our published accounts we have had a successful financial year, this has been generated through an increase in annual turnover and by the prudent management of costs. We have consequently been able to increase salaries during the year and other benefits.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Structure, Governance and Management

Being a registered charity and a company limited by guarantee, Relate Cross Pennine Ltd is governed by a memorandum and articles of association.

New directors are appointed at our Annual General Meeting by election. Potential directors are identified by networking or by public advertisement. Wherever possible potential directors are invited to attend several Board Meetings as a non-voting observer so that, when they represent themselves to members at the AGM, they already have a good understanding of our charity's activities and objects. New directors are offered formal training and induction and are provided with information from the Charities Commission on the role and responsibilities of Trustees.

The Board's approach to the recruitment of directors is that each director should bring relevant skills and experience to the charity and that the make-up of the Board should, as far as is possible, be generally representative of the local population.

The Board meet on a six weekly basis to review the charity's current activities, receive reports from staff and to determine the future strategy of the charity. The responsibility for implementing Board policy lies, in the main, with the charity's paid manager.

Directors

The trustees who are also the directors for the purpose of company law, who served during the year were:-

Jacqueline Fairlie (resigned 24 July 2023)

Susan Holmes

Anthony Perryman (Chair)

Brenda Botten (resigned 6 November 2023)

Rachel Kelly

Emma Tupper-Carey (Treasurer)

Rashda Kholwadia

Elisabeth Adams (appointed 11 March 2024)

None of the directors had any beneficial interest in the company. All of the directors are members of the company and guarantee to contribute £1 in the event of a winding up.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Statement of Directors Responsibilities

The directors of Relate Cross Pennine Ltd are responsible for preparing the Directors Annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare accounts for each financial year. Under company law the directors must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these accounts the directors are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements that are reasonable and prudent;
- state whether UK accounting standards have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The directors are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.

The directors are responsible for maintaining proper accounting records which disclose at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006, and the Charities Act 2011. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of directors

Anthony Perryman (Chair)

Dated: 16 September 2024

RELATE CROSS PENNINE LTD

INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF RELATE CROSS PENNINE LTD

I report on the accounts of the charity for the year ended 31 March 2024 set out on pages 6 to 13.

Respective responsibilities of directors and examiner

The directors, who also act as trustees for the charitable activities of Relate Cross Pennine Ltd, are responsible for the preparation of the accounts. The directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, the 2011 Act, and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention;

- (a) which gives me reasonable cause to believe that in any material respect the requirements;
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin J Meddings MAAT

Kevin Meddings Accountancy Services
55 Crowther Avenue
Calverley
Leeds
West Yorkshire
LS28 5SA

Dated: 3 October 2024

RELATE CROSS PENNINE LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Income					
Incoming resources from generated funds					
Voluntary income	2	84,889	-	84,889	88,239
Incoming resources from charitable activities	3	242,475	35,460	277,935	255,653
		_____	_____	_____	_____
Total income		327,364	35,460	362,824	343,892
		_____	_____	_____	_____
Expenditure					
Charitable activities	4	284,672	35,460	320,132	335,705
		_____	_____	_____	_____
Total expenditure		284,672	35,460	320,132	335,705
		_____	_____	_____	_____
Net income/ Net movement in funds		42,692	-	42,692	8,187
Total funds brought forward		169,255		169,255	161,068
		_____	_____	_____	_____
Total funds carried forward		211,947	-	211,947	169,255
		_____	_____	_____	_____

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

RELATE CROSS PENNINE LTD

BALANCE SHEET AS AT 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Fixed Assets					
Tangible fixed assets	8	104,560	-	104,560	104,560
Current Assets					
Debtors and prepayments	9	11,011	8,865	19,876	12,257
Cash at Bank and in Hand		106,099	(8,865)	97,234	63,519
Total Assets		221,670	-	221,670	180,336
Creditors: Amounts Falling Due Within One Year					
	10	(9,723)	-	(9,723)	(11,081)
Total Assets less Current Liabilities		211,947	-	211,947	169,255
The Funds of the Charity					
Unrestricted funds		211,947	-	211,947	169,255
Restricted funds	11	-	-	-	-
Total Charity Funds		211,947	-	211,947	169,255

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of those accounts.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the board on 16 September 2024

And signed on their behalf by

Anthony Perryman (Chair)

Company Number 3324143

RELATE CROSS PENNINE LTD**STATEMENT OF CASHFLOWS
AS AT 31 MARCH 2024**

	Notes	2024 £	2023 £
Cash generated from operating activities	12	33,715	8,910
Cash equivalents at the beginning of the year		63,519	54,609
		<hr/>	<hr/>
Total cash equivalents at the end of the year		97,234	63,519
		<hr/>	<hr/>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

a. Accounting Convention

The accounts are prepared under the historical cost convention unless otherwise stated.

The accounts are prepared in accordance with Accounting and Reporting by Charities; Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

The charity constitutes a public benefit entity as defined by FRS102.

Having considered future planned activities and the reserves available to the charity the directors are satisfied that the financial statements should continue to be prepared on the going concern basis.

b. Incoming Resources

Donations and legacies are included in full in the Statement of Activities (SOFA) when receivable.

Fees and charges, room hire and all other related income is accounted for when received by the charity.

Income from investments is included in the year in which it is receivable.

Revenue grants for specific projects are credited to the Statement of Financial Activities when received and unspent amounts are carried forward in the form of restricted reserves.

c. Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates. These include those costs incurred by the charity in the delivery of its activities and services for beneficiaries.

d. Taxation

As a registered charity the company benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

e. Tangible Fixed Assets

Freehold property:

No depreciation is charged:

The trustees do not consider depreciation charges on this asset to be material as the residual value, based on prices at the time of acquisition, is not materially different from the carrying amount of the asset.

Fixtures, fittings, office equipment and library

Depreciated at 20% straight line

It is the policy of the charity to only capitalise individual items costing in excess of £2,000.

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

f. **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used.

g. **Pensions**

The charity pays contributions into Smart Pension Ltd which is a defined contribution master trust pension scheme and also on behalf of one employee pays directly into their own private pension scheme..

2. **Incoming resources from generated funds**

	2024 £	2023 £
Voluntary income		
Grants:		
Bradford District Care NHS Foundation Trust	36,814	36,814
Bradford District Care NHS Foundation Trust (IAPT)	45,525	45,525
Donations:		
Charles & Elsie Sykes Trust	2,000	3,000
Yorkshire Building Society	550	-
Community Foundation Calderdale	-	2,000
Ilkley Charitable Trust	-	700
Skipton Building Society	-	200
	84,889	88,239

3. **Incoming resources from charitable activities**

	Unrestricted £	Restricted £	2024 £	2023 £
Client contributions for core work	175,234	-	175,234	145,115
Invoiced income for young peoples work	33,692	-	33,692	31,580
Room hire	2,161	-	2,161	1,312
Fund raising	880	-	880	1,066
Contract income	30,508	-	30,508	41,119
	242,475	-	242,475	220,192
Restricted funds: Grants receivable				
Bradford MDC Time To Talk Young Peoples Counselling Service	-	35,460	35,460	35,461
	242,475	35,460	277,935	255,653

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

4. Charitable activities

	2024	2023
	£	£
Salaries and NICs	115,661	130,129
Travel expenses	3,762	2,875
Training and supervision	404	1,119
Counsellor Salaries and NICs	135,604	127,187
Pension costs	3,149	3,133
Payroll charges	2,214	2,035
Federation fees	15,437	14,396
Light and heat	7,706	6,803
Rent, rates and water	11,630	10,655
Insurance	4,199	5,148
Repairs and renewals	2,341	3,059
Phone, postage and stationery	6,091	3,918
Advertising, printing & publicity	1,447	5,701
Cleaning	1,843	1,099
Office costs	2,384	1,707
Subscriptions and zoom licences	341	2,523
Electronic banking charges	2,077	1,424
Independent examination	1,500	1,500
Consultancy Fees	1,850	10,893
DBS checks	492	401
	<u>320,132</u>	<u>335,705</u>

5. Directors

None of the directors (or any person connected with them) received any remuneration during the year (2023: None). We can confirm that there are no related party transactions that require disclosure in the accounts.

6. Employees

	2024	2023
	<u>Number</u>	<u>Number</u>
The average number of employees (including part time) during the year was	26	24
	<u> </u>	<u> </u>
Employment costs		
	2024	2023
	£	£
Wages and salaries	245,089	248,877
Social security costs	6,176	8,439
Pension costs	3,149	3,133
	<u>254,414</u>	<u>260,449</u>

There were no employees whose annual emoluments were £60,000 or more (2023: None)

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

7. Defined Contribution Pensions and other post-retirement benefit commitments		
	2024	2023
	£	
Contributions payable by the charity during the year	3,149	3,133
	<u> </u>	<u> </u>
8. Tangible Fixed Assets		
	Freehold	Total
	Property	£
	£	£
Cost		
At 1 April 2023		
And		
At 31 March 2024	104,560	104,560
	<u> </u>	<u> </u>
<p>The freehold property, Acres House, Berry Lane, Keighley, BD21 1DN was revalued on 24 July 2017 by Mark Williams MRICS of Dacres Commercial. The market value at that date was £175,000. This revaluation has not been included in the accounts so as to comply with the rules of the Financial Reporting Standard (FRS 102).</p>		
9. Debtors		
	2024	2023
	£	£
Trade debtors	18,342	10,018
Prepayments	1,534	2,239
	<u> </u>	<u> </u>
	19,876	12,257
	<u> </u>	<u> </u>
10. Creditors: amounts falling due within one year		
	2024	2023
	£	£
Trade creditors	4,715	4,499
Taxation and Social Security	3,508	3,082
Accruals	1,500	3,500
	<u> </u>	<u> </u>
	9,723	11,081
	<u> </u>	<u> </u>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

11. Restricted funds

	Balance at 1 April 2023 £	Incoming Resources £	Resources Expended £	Balance at 31 March 2024 £
Bradford MDC Time To Talk Young Peoples Counselling Service	-	35,460	(35,460)	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Bradford MDC Time To Talk Young Peoples Counselling Service

Funding for counselling for young people aged 11-24 in the Bradford and Craven area who are unhappy, anxious or worried because of difficulties in their home, school or personal lives.

12. Reconciliation of net movement in funds to net cashflow from operating activities

	2024 £	2023 £
Net movement in funds	42,692	8,187
(Increase)/decrease in debtors	(7,619)	3,137
(Decrease) in creditors	(1,358)	(2,414)
	<u> </u>	<u> </u>
Net cash generated from operating activities	33,715	8,910
	<u> </u>	<u> </u>

Relationship Therapy North

England & Wales - Charity number 1062246

Accounts

Charity Registration No. 1062246

Company Registration No. 3324143 (England and Wales)

RELATE CROSS PENNINE LTD
DIRECTORS' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023

RELATE CROSS PENNINE LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Susan Holmes Anthony Perryman (Chair) Brenda Botten Rachel Kelly Emma Tupper-Carey (Treasurer) Rashda Kholwadia
Charity number	1062246
Company number	3324143
Company Secretary	Diane Huck
Principal Address	Acres House Berry Lane Keighley West Yorkshire BD21 1DN
Independent Examiner	Kevin J Meddings MAAT Kevin Meddings Accountancy Services 55 Crowther Avenue Calverley Leeds West Yorkshire LS28 5SA
Bankers	Co-operative Bank plc Olympic House 6 Olympic Court Salford M5 2QP

RELATE CROSS PENNINE LTD

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Statement of financial activities	6
Balance sheet	7
Statement of Cashflows	8
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RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

The directors present their report and accounts for the year ended 31 March 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and the Charities Act 2011.

Objects of the charity

This is a company limited by guarantee and is registered as a charity with the Charity Commission. The affairs of the Centre are governed by its memorandum and articles of association. The liability of the members in the event of the Centre being wound up is limited to a sum not exceeding £1. The principal activity of the Centre is to educate the public concerning the institution of marriage and other central relationships and to offer counselling to those experiencing problems with such relationships.

Relate Cross Pennine Ltd is one of a network of Relate Centres in England and Wales. It is affiliated to Relate Central Office and abides by its standards.

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Chairs Report

This year has been a year of profound change. Ken retired and Diane Huck consequently was appointed initially as interim CEO and then confirmed in post in July. As CEO she has managed our financial position effectively, which has resulted in a turnaround from a negative position in the previous year of £21,000 to a surplus of £8,187. This has been a commendable turnaround.

There has also been change at board level Jackie Fairlie who has been a long and loyal servant with twenty-seven years' service, has retired. Jackie was also treasurer for several years. The Board would like to thank her for her positive contribution to Relate.

We have also recruited two new board members Emma Tupper-Carey who is our new Treasurer and Rashda Kholwadia.

I feel confident we have the right team and structure in place to deliver our charitable and financial objectives. This does not mean we are facing easy times; the cost-of-living crisis will have its impact upon our business. Therefore, it will be important to manage our costs and develop our business.

Relate Cross Pennine will need to concentrate on developing our client base in Lancashire and accordingly, work is under way to ensure this is achieved. We are currently sourcing office space in Lancashire, which will allow us to offer more locally based face to face counselling.

Our Brighouse office has again showed growth over the year however, there is still further opportunities in the town and surrounding areas. A key to achieving this will be by employing more counsellors, to this end we have engaged throughout the year several students on placement.

Keighley is performing at the expected level with a good mix of virtual and face-to-face counselling. As a centre we are recovering from the pandemic and now showing positive year on year growth.

Real change, enduring change, happens one step at a time. The evidence shows Relate Cross Pennine has taken those first steps to secure our future. Nevertheless, we have a challenging year ahead, which will require continued commitment from all our employees.

On behalf of the Board I would like to thank all our employees for their hard work and commitment to the work of Relate Cross Pennine.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Reserves policy

The directors' policy is to build and maintain general reserves of between three and six months of operating costs. This was achieved in this financial year.

Investment policy

Funds in excess of immediate requirements are invested in interest bearing accounts.

Risk factors

The directors have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Treasurer's Report

This financial year has brought uncertainty to charities, businesses, and families across the country, including ourselves. The cost-of-living crisis has created a financial risk for our centres. Additionally, we have funding uncertainties due to council reviews in the Bradford District. We were very grateful to have our funding secured for another year and have ensured robust risk mitigation processes for these issues.

There has also been a period of change within the charity. We now have a new CEO, who has been a fantastic pillar for this Board and continues to provide excellent guidance. We also developed a strategic plan to gain a financial consultant for the charity. We have executed on this objective and are already making more efficient use of our financial systems. To this aim, we have also replaced a spreadsheet system with an IT based system for a more secure and better managed process. Our business at Brighthouse has increased since opening in December 2021 and we now have 6 counsellors delivering sessions 3 days and evenings per week. We continue to deliver online sessions throughout Lancashire, and we are looking at venues in the area to start offering some face-to-face sessions very soon.

Our income over the year showed a healthy growth of 11.3%, with only a corresponding increase in costs of 3%. This has ensured this year we have made a surplus of income over expenditure of £8,187, compared with the previous year which was a loss. This is a demonstration of effective management by the leadership team. Our cash in the bank has grown over the year and currently stands at 4 months of reserve funds.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Structure, Governance and Management

Being a registered charity and a company limited by guarantee, Relate Cross Pennine Ltd is governed by a memorandum and articles of association.

New directors are appointed at our Annual General Meeting by election. Potential directors are identified by networking or by public advertisement. Wherever possible potential directors are invited to attend several Board Meetings as a non-voting observer so that, when they represent themselves to members at the AGM, they already have a good understanding of our charity's activities and objects. New directors are offered formal training and induction and are provided with information from the Charities Commission on the role and responsibilities of Trustees.

The Board's approach to the recruitment of directors is that each director should bring relevant skills and experience to the charity and that the make-up of the Board should, as far as is possible, be generally representative of the local population.

The Board meet on a six weekly basis to review the charity's current activities, receive reports from staff and to determine the future strategy of the charity. The responsibility for implementing Board policy lies, in the main, with the charity's paid manager.

Directors

The trustees who are also the directors for the purpose of company law, who served during the year were:-

Jacqueline Fairlie (resigned 24 July 2023)

Susan Holmes

Anthony Perryman (Chair)

Marian Eastwood (resigned 7 June 2022)

Gordon Lingard (resigned 1 April 2022)

Brenda Botten

Rachel Kelly

Emma Tupper-Carey (Treasurer) (appointed 7 November 2022)

Rashda Kholwadia (appointed 14 March 2023)

None of the directors had any beneficial interest in the company. All of the directors are members of the company and guarantee to contribute £1 in the event of a winding up.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2023

Statement of Directors Responsibilities

The directors of Relate Cross Pennine Ltd are responsible for preparing the Directors Annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare accounts for each financial year. Under company law the directors must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these accounts the directors are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements that are reasonable and prudent;
- state whether UK accounting standards have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The directors are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.

The directors are responsible for maintaining proper accounting records which disclose at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006, and the Charities Act 2011. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of directors

Anthony Perryman (Chair)

Dated:

RELATE CROSS PENNINE LTD

INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF RELATE CROSS PENNINE LTD

I report on the accounts of the charity for the year ended 31 March 2023 set out on pages 6 to 13.

Respective responsibilities of directors and examiner

The directors, who also act as trustees for the charitable activities of Relate Cross Pennine Ltd, are responsible for the preparation of the accounts. The directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, the 2011 Act, and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention;

- (a) which gives me reasonable cause to believe that in any material respect the requirements;
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin J Meddings MAAT

Kevin Meddings Accountancy Services
55 Crowther Avenue
Calverley
Leeds
West Yorkshire
LS28 5SA

Dated:

RELATE CROSS PENNINE LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Income					
Incoming resources from generated funds					
Voluntary income	2	88,239	-	88,239	104,600
Incoming resources from charitable activities	3	220,192	35,461	255,653	200,057
		<hr/>	<hr/>	<hr/>	<hr/>
Total income		308,431	35,461	343,892	304,657
		<hr/>	<hr/>	<hr/>	<hr/>
Expenditure					
Charitable activities	4	300,244	35,461	335,705	326,106
		<hr/>	<hr/>	<hr/>	<hr/>
Total expenditure		300,244	35,461	335,705	326,106
		<hr/>	<hr/>	<hr/>	<hr/>
Net income/(expenditure)					
Net movement in funds before transfers		8,187	-	8,187	(21,449)
Transfers between funds		72,916	(72,916)	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
Net income/(expenditure)					
Net movement in funds after transfers		81,103	(72,916)	8,187	(21,449)
Total funds brought forward		88,152	72,916	161,068	182,517
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		169,255	-	169,255	161,068
		<hr/>	<hr/>	<hr/>	<hr/>

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

RELATE CROSS PENNINE LTD

BALANCE SHEET AS AT 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Fixed Assets					
Tangible fixed assets	8	104,560	-	104,560	104,560
Current Assets					
Debtors and prepayments	9	12,257	-	12,257	15,394
Cash at Bank and in Hand		63,519	-	63,519	54,609
Total Assets		180,336	-	180,336	174,563
Creditors: Amounts Falling Due Within One Year					
	10	(11,081)	-	(11,081)	(13,495)
Total Assets less Current Liabilities		169,255	-	169,255	161,068
The Funds of the Charity					
Unrestricted funds		169,255	-	169,255	88,152
Restricted funds	11	-	-	-	72,916
Total Charity Funds		169,255	-	169,255	161,068

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of those accounts.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the board on

And signed on their behalf by

Anthony Perryman (Chair)

Company Number 3324143

RELATE CROSS PENNINE LTD**STATEMENT OF CASHFLOWS
AS AT 31 MARCH 2023**

	Notes	2023 £	2022 £
Cash generated/(used) in operating activities	12	8,910	(12,239)
Cash equivalents at the beginning of the year		54,609	66,848
		<hr/>	<hr/>
Total cash equivalents at the end of the year		63,519	54,609
		<hr/>	<hr/>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

a. Accounting Convention

The accounts are prepared under the historical cost convention unless otherwise stated.

The accounts are prepared in accordance with Accounting and Reporting by Charities; Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

The charity constitutes a public benefit entity as defined by FRS102.

Having considered future planned activities and the reserves available to the charity the directors are satisfied that the financial statements should continue to be prepared on the going concern basis.

b. Incoming Resources

Donations and legacies are included in full in the Statement of Activities (SOFA) when receivable.

Fees and charges, room hire and all other related income is accounted for when received by the charity.

Income from investments is included in the year in which it is receivable.

Revenue grants for specific projects are credited to the Statement of Financial Activities when received and unspent amounts are carried forward in the form of restricted reserves.

c. Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates. These include those costs incurred by the charity in the delivery of its activities and services for beneficiaries.

d. Taxation

As a registered charity the company benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

e. Tangible Fixed Assets

Freehold property:

No depreciation is charged:

The trustees do not consider depreciation charges on this asset to be material as the residual value, based on prices at the time of acquisition, is not materially different from the carrying amount of the asset.

Fixtures, fittings, office equipment and library

Depreciated at 20% straight line

It is the policy of the charity to only capitalise individual items costing in excess of £2,000.

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

f. **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used.

g. **Pensions**

The charity pays contributions into Smart Pension Ltd which is a defined contribution master trust pension scheme.

2. **Incoming resources from generated funds**

	2023	2022
	£	£
Voluntary income		
Grants:		
Bradford District Care NHS Foundation Trust	36,814	36,814
Bradford District Care NHS Foundation Trust (IAPT)	45,525	45,187
Local Council Covid 19 Grants	-	12,599
National Lottery	-	7,000
Donations:		
Charles & Elsie Sykes Trust	3,000	3,000
Community Foundation Calderdale	2,000	-
Ilkley Charitable Trust	700	-
Skipton Building Society	200	-
	<u>88,239</u>	<u>104,600</u>

3. **Incoming resources from charitable activities**

	Unrestricted	Restricted	2023	2022
	£	£	£	£
Client contributions for core work	145,115	-	145,115	115,466
Invoiced income for young peoples work	31,580	-	31,580	14,162
Room hire	1,312	-	1,312	1,569
Fund raising	1,066	-	1,066	373
Contract income	41,119	-	41,119	41,890
	<u>220,192</u>	<u>-</u>	<u>220,192</u>	<u>173,460</u>
Restricted funds: Grants receivable				
Bradford MDC Time To Talk Young Peoples Counselling Service	-	35,461	35,461	26,597
	<u>220,192</u>	<u>35,461</u>	<u>255,653</u>	<u>200,057</u>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

4. Charitable activities

	2023	2022
	£	£
Salaries and NICs	130,908	114,208
Travel expenses	2,875	1,390
Training and supervision	1,119	2,361
Counsellor Salaries and NICs	127,187	139,713
Pension costs	2,354	2,297
Payroll charges	2,035	2,254
Federation fees	14,396	17,079
Light and heat	6,803	4,896
Rent, rates and water	10,655	8,143
Insurance	5,148	3,875
Repairs and renewals	3,059	5,938
Phone, postage and stationery	3,918	4,587
Advertising, printing & publicity	5,701	7,201
Cleaning	1,099	531
Office costs	1,707	1,936
Removal costs	-	4,003
Subscriptions and zoom licences	2,523	2,163
Electronic banking charges	1,424	1,794
Independent examination	1,500	1,414
Consultancy Fees	10,893	-
DBS checks	401	323
	<u>335,705</u>	<u>326,106</u>

5. Directors

None of the directors (or any person connected with them) received any remuneration during the year. We can confirm that there are no related party transactions that require disclosure in the accounts.

6. Employees

	2023	2022
	<u>Number</u>	<u>Number</u>
The average number of employees (including part time) during the year was	24	25
	<u> </u>	<u> </u>
Employment costs		
	2023	2022
	£	£
Wages and salaries	249,656	246,015
Social security costs	8,439	7,906
Pension costs	2,354	2,297
	<u>260,449</u>	<u>256,218</u>

There were no employees whose annual emoluments were £60,000 or more.

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

7. Defined Contribution Pensions and other post-retirement benefit commitments		
	2023	2022
	£	
Contributions payable by the charity during the year	2,354	2,297
	<u> </u>	<u> </u>
 8. Tangible Fixed Assets		
	Freehold	Total
	Property	£
	£	£
Cost		
At 1 April 2022		
And		
At 31 March 2023	104,560	104,560
	<u> </u>	<u> </u>
<p>The freehold property, Acres House, Berry Lane, Keighley, BD21 1DN was revalued on 24 July 2017 by Mark Williams MRICS of Dacres Commercial. The market value at that date was £175,000. This revaluation has not been included in the accounts so as to comply with the rules of the Financial Reporting Standard (FRS 102).</p>		
 9. Debtors		
	2023	2022
	£	£
Trade debtors	10,018	15,394
Prepayments	2,239	-
	<u> </u>	<u> </u>
	12,257	15,394
	<u> </u>	<u> </u>
 10. Creditors: amounts falling due within one year		
	2023	2022
	£	£
Trade creditors	4,499	8,674
Taxation and Social Security	3,082	3,521
Accruals	3,500	1,300
	<u> </u>	<u> </u>
	11,081	13,495
	<u> </u>	<u> </u>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2023

11. Restricted funds

	Balance at 1 April 2022	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2023 £
Bradford MDC Time To Talk Young Peoples Counselling Service	72,916	35,461	(35,461)	(72,916)	-

The transfer represents the reallocation of the previous underspends on all the Young People Projects that Relate Cross Pennine provides

Bradford MDC Time To Talk Young Peoples Counselling Service

Funding for counselling for young people aged 11-24 in the Bradford and Craven area who are unhappy, anxious or worried because of difficulties in their home, school or personal lives.

12. Reconciliation of net movement in funds to net cashflow from operating activities

	2023 £	2022 £
Net movement in funds	8,187	(21,449)
Decrease in debtors	3,137	3,448
(Decrease)/increase in creditors	(2,414)	5,762
Net cash generated/(used) in operating activities	8,910	(12,239)

Relationship Therapy North

England & Wales - Charity number 1062246

Accounts

Company registration number: 3324143

Charity registration number: 1062246

Relate Cross Pennine Ltd

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Mrs Sujatha Renganathan FCCA-AIMS Accountants for Business
11 St Thomas Drive
Pinner
HA5 4SX

Relate Cross Pennine Ltd

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Relate Cross Pennine Ltd

Reference and Administrative Details

Chairman	Anthony Perryman
Senior Management / Leadership Team	Jacqueline Fairlie Susan Holmes Elspeth Barfoot Anthony Perryman, Chairman Brenda Botten Rachel Kelly
Charity Registration Number	1062246
Company Registration Number	3324143
Registered Office	Acres House Keighley BD21 1DN
Principal Office	Acres House Keighley BD21 1DN
Independent Examiner	Mrs Sujatha Renganathan FCCA-AIMS Accountants for Business 11 St Thomas Drive Pinner HA5 4SX

Relate Cross Pennine Ltd

Strategic Report for the Year Ended 31 March 2022

The trustees, who are directors for the purposes of company law, present their strategic report for the year ended 31 March 2022, in compliance with s414C of the Companies Act 2006.

Relate Cross Pennine has found this year challenging financially. This in many respects is not surprising, because we have had to still contend with issues arising from the pandemic. Through the year we gradually returned to face-to-face counselling, whilst still maintaining a significant proportion of our client interventions on zoom, however our sales volumes did not return to pre pandemic levels. Consequently, we have incurred increased operational costs which in the circumstances were inevitable because of our decision to return to face-to-face counselling.

In 2021 /22 as a board we took the difficult decision to close our Halifax and Huddersfield offices because they were no longer financially viable. In November 2021 we opened a new office in Brighouse. As ever there is a cost to opening a new office and it also takes some time to establish a client base in a new town. I am pleased to report there are strong indications counselling hours are increasing in Brighouse; however, it is still early days. Brighouse is approximately halfway between Huddersfield and Halifax and is serviced by a good road system, which means we can effectively service Calderdale and Kirklees, which bodes well for the future.

Lancashire has seen some growth in the year; however, most of the counselling is still conducted by zoom. This is because we are currently unable to deliver face-to-face counselling other than in Tordmorden and Hebden Bridge. The establishment of an office in Lancashire would make an appreciable positive difference to our sales volume. We are currently seeking offices for hire in the area.

As a board we took several decisions during the year which have increased our costs. These decisions were seen as investments in the future of our Charity.

We decided for example to upgrade our finance software and purchased “Quick Books”. This off the shelf solution will enable us to have better financial management reporting, which will enable the Board and Senior Managers to take more effective strategic and operational decisions. The implementation of this system was successfully achieved by Victor Mamtora a qualified accountant, who has now been engaged as a part time Finance Director.

The Board also decided to invest in improving our market presence. This was achieved through engaging, “Out of the Ashes”, a social media and advertising agency. Consequently, our web-site has been improved and our presence on social media has increased. This decision was taken because the Board recognises the importance of improving the public’s awareness of our services in Lancashire, Calderdale and Kirklees.

Although, this has been a difficult year and our results have not met expectations ,the Board believes we have set the foundation for a positive future. There is however a caveat, 2022/ 23 presents some economic challenges, which means we will need to manage our costs more closely. Our financial objective is only to breakeven, which in the circumstances should be achievable. However, we should never forget our charitable objectives and aim to provide the best relationship counselling service possible in the circumstances.

Finally, I would like to thank everyone involved in Relate Cross Pennine, your work is invaluable and makes a positive contribution to our community.

The strategic report was approved by the trustees of the charity on 7 November 2022 and signed on its behalf by:

Relate Cross Pennine Ltd

Strategic Report for the Year Ended 31 March 2022

.....
Anthony Perryman
Chairman

Relate Cross Pennine Ltd

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2022.

Objectives and activities

Public benefit

This is a company limited by guarantee and is registered as a charity with the Charity Commission. The affairs of the Centre are governed by its memorandum and articles of association. The liability of the members in the event of the Centre being wound up is limited to a sum not exceeding £1. The principal activity of the Centre is to educate the public concerning the institution of marriage and other central relationships and to offer counselling to those experiencing problems with such relationships.

Relate Pennine Keighley and Craven is one of a network of Relate Centres in England and Wales. It is affiliated to Relate Central Office and abides by its standards.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Chairman:	Anthony Perryman
Senior Management / Leadership Team:	Jacqueline Fairlie
	Susan Holmes
	Elsbeth Barfoot
	Anthony Perryman, Chairman
	Brenda Botten
	Rachel Kelly

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables. The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Treasurer's Report for the year ended 31st March 2022

We came out of the lockdown with an optimistic outlook however we were met with a challenging financial year. The opportunity for Relate Cross Pennine nevertheless was to grow our income by continuing to develop our digital platform, whilst reintroducing face to face counselling. The early signs show there is the potential consequently, for our overall counselling volume to grow.

During the year, we also invested in both advertising and improving our website in the hope it would generate new business but unfortunately the returns were not up to the levels expected and hopefully we will see more of a positive impact of this investment in the next year.

Relate Cross Pennine Ltd

Trustees' Report

We closed our Huddersfield and Halifax centres in 2021 / 22 because they were economically unviable, and we opened a new centre in Brighouse in November 2021. Our expenses consequently include some set up costs for our new offices in Brighouse. Indications so far are that the Brighouse office is proving to be quite successful.

The board took the strategic decision to change our accounting system in 2022. This was because what was needed was a simple to use, yet detailed accounting tool, and our current software was not future proof.

We employed Victor Mamtora a qualified Accountant who commenced working for us as our part time Finance Director in March 2022. Through Victor's expertise we have successfully implemented "Quick Books", and we are now seeing the benefits of accurate and timely management reports.

Our income fell from the previous year due to our shutting down the two branches and in addition to that our expenditure rose in the current year leaving us with a net deficit of £21,449. We have also had an increase in salary costs mainly because of the transition from furlough to business-as-usual.

Our future outlook also remains challenging with the high energy costs, rapidly rising inflation, high mortgage and interest charges and the possibility of a recession on the horizon. Consequently, a lot of our clients who would like to get counselling, may simply not be able to afford the sessions. We are therefore aiming to either breakeven in the next financial year or hopefully end up with a small surplus.

Statement of trustees' responsibilities

The trustees (who are also the directors of Relate Cross Pennine Ltd for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Relate Cross Pennine Ltd

Trustees' Report

The annual report was approved by the trustees of the charity on 7 November 2022 and signed on its behalf by:

.....
Anthony Perryman
Chairman

Relate Cross Pennine Ltd

Independent Examiner's Report to the trustees of Relate Cross Pennine Ltd ('the Company')

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

Responsibilities and basis of report

As the charity's trustees of the Charity (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 the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Chartered Certified, 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 Relate Cross Pennine Ltd 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.

Sujatha

.....
Sujatha Renganathan FCCA-AIMS Accountants for Business
Chartered Certified

11 St Thomas Drive
Pinner
HA5 4SX

26 October 2022

Relate Cross Pennine Ltd

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Unrestricted funds £	Restricted funds £	Total 2022 £
Income and Endowments from:			
Donations and legacies	3,000	-	3,000
Charitable activities	241,299	40,759	282,058
Other income	19,599	-	19,599
	<u>263,898</u>	<u>40,759</u>	<u>304,657</u>
Expenditure on:			
Charitable activities	(275,091)	-	(275,091)
Other expenditure	(51,015)	-	(51,015)
	<u>(326,106)</u>	<u>-</u>	<u>(326,106)</u>
Net (expenditure)/income	<u>(62,208)</u>	<u>40,759</u>	<u>(21,449)</u>
Net movement in funds	(62,208)	40,759	(21,449)
Reconciliation of funds			
Total funds brought forward	<u>150,360</u>	<u>32,157</u>	<u>182,517</u>
Total funds carried forward	<u><u>88,152</u></u>	<u><u>72,916</u></u>	<u><u>161,068</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2021 is shown in note .

The notes on pages 11 to 14 form an integral part of these financial statements.

Relate Cross Pennine Ltd
(Registration number: 3324143)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets		104,560	104,560
Current assets			
Debtors	4	15,394	18,842
Cash at bank and in hand	5	<u>54,609</u>	<u>66,848</u>
		70,003	85,690
Creditors: Amounts falling due within one year	6	<u>(13,495)</u>	<u>(7,733)</u>
Net current assets		<u>56,508</u>	<u>77,957</u>
Net assets		<u>161,068</u>	<u>182,517</u>
Funds of the charity:			
Restricted income funds			
Restricted funds		72,916	41,382
Unrestricted income funds			
Unrestricted funds		(94,365)	(20,982)
Other reserves		<u>182,517</u>	<u>162,117</u>
Total unrestricted funds		<u>88,152</u>	<u>141,135</u>
Total funds		<u>161,068</u>	<u>182,517</u>

For the financial year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 8 to 14 were approved by the trustees, and authorised for issue on 7 November 2022 and signed on their behalf by:

.....
 Anthony Perryman
 Chairman

The notes on pages 11 to 14 form an integral part of these financial statements.

Relate Cross Pennine Ltd

Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash (expenditure)/income		(21,449)	20,400
Adjustments to cash flows from non-cash items			
Movements in endowments		-	57,557
		(21,449)	77,957
Working capital adjustments			
Decrease/(increase) in debtors	4	3,448	(18,842)
Increase in creditors	6	5,762	7,733
Net cash flows from operating activities		(12,239)	66,848
Net (decrease)/increase in cash and cash equivalents		(12,239)	66,848
Cash and cash equivalents at 1 April		66,848	-
Cash and cash equivalents at 31 March		54,609	66,848
Reconciliation of net cash flow to movement in net funds			
(Decrease)/increase in cash		(12,239)	66,848
Net funds at 1 April 2021		66,848	-
Net funds at 31 March 2022		54,609	66,848

All of the cash flows are derived from continuing operations during the above two periods.

The notes on pages 11 to 14 form an integral part of these financial statements.

Relate Cross Pennine Ltd

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

1 Charity status

The charity is limited by guarantee, incorporated in , and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £Nil towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Acres House
Keighley
BD21 1DN

The principal place of business is:

Acres House
Keighley
BD21 1DN

These financial statements were authorised for issue by the trustees on 7 November 2022.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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

Basis of preparation

Relate Cross Pennine Ltd meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

Income and endowments

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

Relate Cross Pennine Ltd

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

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £2000.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Relate Cross Pennine Ltd

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

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

Relate Cross Pennine Ltd

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

3 Taxation

The charity is a registered charity and is therefore exempt from taxation.

4 Debtors

	2022 £	2021 £
Trade debtors	15,394	18,842

5 Cash and cash equivalents

	2022 £	2021 £
Cash at bank	54,609	66,848

6 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	8,674	2,469
Other taxation and social security	3,521	3,410
Accruals	1,300	1,854
	<u>13,495</u>	<u>7,733</u>

Relate Cross Pennine Ltd

Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	Total 2022 £	Total 2021 £
Income and Endowments from:		
Donations and legacies (analysed below)	3,000	8,994
Charitable activities (analysed below)	282,058	247,981
Other income (analysed below)	19,599	69,598
	<u>304,657</u>	<u>326,573</u>
Total income	<u>304,657</u>	<u>326,573</u>
Expenditure on:		
Charitable activities (analysed below)	(275,091)	(254,426)
Other expenditure (analysed below)	(51,015)	(51,747)
	<u>(326,106)</u>	<u>(306,173)</u>
Total expenditure	<u>(326,106)</u>	<u>(306,173)</u>
Net (expenditure)/income	<u>(21,449)</u>	<u>20,400</u>
Reconciliation of funds		
Total funds carried forward	<u>(21,449)</u>	<u>20,400</u>

Relate Cross Pennine Ltd

Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	Total 2022 £	Total 2021 £
<i>Donations and legacies</i>		
Donations and gifts	-	5,994
Donations-Charles & Elsie Sykes Trust	3,000	3,000
	<u>3,000</u>	<u>8,994</u>
<i>Charitable activities-Income</i>		
Bradford CAMHS Healthy Minds	26,597	35,462
NHS Bradford District CCG	82,001	82,414
Ilkley Town Council	-	3,760
Income for young people's work	14,162	5,920
Fund raising	-	277
Contract income	43,832	21,247
Client contributions for corework	115,466	98,901
	<u>282,058</u>	<u>247,981</u>
<i>Other income</i>		
Furlough grant	-	42,337
Local Council Covid Grants	12,599	27,261
Lottery grant	7,000	-
	<u>19,599</u>	<u>69,598</u>
<i>Charitable activities-Expenditure</i>		
Staff Salaries	(114,208)	(92,524)
Counsellors salaries and costs	(139,713)	(143,671)
Staff Pension	(2,297)	(2,017)
Federation fees	(17,079)	(13,504)
Bank charges	(1,794)	(2,710)
	<u>(275,091)</u>	<u>(254,426)</u>
<i>Other expenditure</i>		
Rent,Rates and Water	(8,143)	(20,900)
Subscription	(2,163)	(2,509)
Light and heat	(4,896)	(1,918)
Repairs&maintenance	(5,938)	(6,412)
Phone,postage and stationery	(4,587)	(4,806)
Insurance	(3,875)	(3,414)
Travel and subsistence	(1,390)	(65)
Payroll charges	(2,254)	(2,674)
Training and supervision	(2,361)	(1,127)
DBS checks	(323)	(332)
Office expenses	(6,470)	(2,588)

This page does not form part of the statutory financial statements.

Relate Cross Pennine Ltd

Detailed Statement of Financial Activities for the Year Ended 31 March 2022

	Total 2022 £	Total 2021 £
Advertising	(7,201)	(3,130)
Independent review fees	<u>(1,414)</u>	<u>(1,872)</u>
	<u><u>(51,015)</u></u>	<u><u>(51,747)</u></u>

Relationship Therapy North

England & Wales - Charity number 1062246

Accounts

Charity Registration No. 1062246

Company Registration No. 3324143 (England and Wales)

RELATE PENNINE KEIGHLEY AND CRAVEN
DIRECTORS' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

RELATE PENNINE KEIGHLEY AND CRAVEN

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Jacqueline Fairlie Susan Holmes Elspeth Barfoot Anthony Perryman (Chair) Marian Eastwood Gordon Lingard (Treasurer) Brenda Botten Rachel Kelly (appointed 7 May 2021)
Charity number	1062246
Company number	3324143
Company Secretary	Kenneth Sanderson
Principal Address	Acres House Berry Lane Keighley West Yorkshire BD21 1DN
Independent Examiner	Kevin J Meddings MAAT Stuart B Lodge & Co 44 Bradford Road Idle Bradford West Yorkshire BD10 9PE
Bankers	Co-operative Bank plc Olympic House 6 Olympic Court Salford M5 2QP

RELATE PENNINE KEIGHLEY AND CRAVEN

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Statement of financial activities	6
Balance sheet	7
Statement of Cashflows	8
Notes to the accounts	9 – 13

RELATE PENNINE KEIGHLEY AND CRAVEN DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

The directors present their report and accounts for the year ended 31 March 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and the Charities Act 2011.

On 2 April 2021 following a special resolution, the company changed its name to Relate Cross Pennine Ltd.

Objects of the charity

This is a company limited by guarantee and is registered as a charity with the Charity Commission. The affairs of the Centre are governed by its memorandum and articles of association. The liability of the members in the event of the Centre being wound up is limited to a sum not exceeding £1. The principal activity of the Centre is to educate the public concerning the institution of marriage and other central relationships and to offer counselling to those experiencing problems with such relationships.

Relate Pennine Keighley and Craven is one of a network of Relate Centres in England and Wales. It is affiliated to Relate Central Office and abides by its standards.

Chairman's Report

This is a time to reflect upon the events which have brought our organisation to this point in time. So much has happened over the last year, much of which has set the foundation for our future. This, however, has been against the backdrop of a continuing pandemic, where our normal freedoms have been curtailed. In some ways it has probably felt like life has stood still, because we have all worked from home sat in front of our screens, contacting people who are similarly placed. However, we have begun to see some rays of light.

I am happy to say Relate Pennine Keighley and Craven has made positive progress over this period. This year we have despite all the uncertainties with which we have had to contend, returned a strong financial outcome. To achieve this kind of positive financial result requires effective teamwork. Counsellors using zoom working from home, Admin staff ensuring business processes are maintained remotely, and managers ensuring there is support and managing costs all have contributed to this positive financial outcome.

The decision to move into Lancashire is beginning to show a small return on our investment. We have established a presence in several towns in the county, which will enable us to provide face to face counselling in the forthcoming year.

The Board took a decision two years ago to close two centres and open a new centre equidistance between Huddersfield and Halifax. The pandemic forced us to close Huddersfield and Halifax without securing a new centre. This was financially a prudent decision allowing us to manage our costs more effectively. We are now able to open our new centre in Brighouse this year.

Finally, I would like to thank, the Trustees, Ken, Nick, Diane and all the Counsellors and Admin staff for your continued support. However, I would like to take this opportunity to thank Gordon who is stepping down at this AGM. Gordon has brought wise counsel to the Board and will therefore be greatly missed.

RELATE PENNINE KEIGHLEY AND CRAVEN DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Treasurer's Report

I can only echo the comments made in the Directors' report with the statutory accounts. We began the financial year in a state of enormous uncertainty. Effectively as at 1st April 2020 most of our operations had closed down and all staff were working remotely.

In order to monitor the situation in the early stages of the financial year we held remote board meetings almost weekly.

It is a testament to the indefatigable dedication of Nick up to his retirement, Ken our new CEO, Diane and all the staff as well as counsellors and trustees that not only has the charity managed to keep its head above water but to expand and adopt, embrace new technology and new methods of working.

The financial outcome as at 31st March 2021 is nothing short of remarkable. I cannot imagine many charities are in such a relatively strong position after such an unprecedented period of uncertainty during the financial year.

There are so many opportunities for the future with new premises in Brighouse and the opportunities in Lancashire.

After seven years on the board I decided that it was time to make way for "new blood" on the board and I am delighted to be able to leave the charity knowing that it is going forward from strength to strength.

RELATE PENNINE KEIGHLEY AND CRAVEN DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Structure, Governance and Management

Being a registered charity and a company limited by guarantee, Relate Pennine Keighley and Craven is governed by a memorandum and articles of association.

New directors are appointed at our Annual General Meeting by election. Potential directors are identified by networking or by public advertisement. Wherever possible potential directors are invited to attend several Board Meetings as a non-voting observer so that, when they represent themselves to members at the AGM, they already have a good understanding of our charity's activities and objects. New directors are offered formal training and induction and are provided with information from the Charities Commission on the role and responsibilities of Trustees.

The Board's approach to the recruitment of directors is that each director should bring relevant skills and experience to the charity and that the make-up of the Board should, as far as is possible, be generally representative of the local population.

The Board meet on a six weekly basis to review the charity's current activities, receive reports from staff and to determine the future strategy of the charity. The responsibility for implementing Board policy lies, in the main, with the charity's paid manager.

Directors

The trustees who are also the directors for the purpose of company law, who served during the year were:-

Jacqueline Fairlie

Susan Holmes

Elsbeth Barfoot

Anthony Perryman (Chair)

Marian Eastwood

Gordon Lingard (Treasurer)

Brenda Botten

None of the directors had any beneficial interest in the company. All of the directors are members of the company and guarantee to contribute £1 in the event of a winding up.

Reserves policy

The directors' policy is to build and maintain general reserves of between three and six months of operating costs.

Investment policy

Funds in excess of immediate requirements are invested in interest bearing accounts.

Risk factors

The directors have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

RELATE PENNINE KEIGHLEY AND CRAVEN

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2021

Statement of Directors Responsibilities

The directors of Relate Pennine Keighley and Craven are responsible for preparing the Directors Annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare accounts for each financial year. Under company law the directors must not approve the accounts unless they are satisfied that they give a true and fair view of the

state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these accounts the directors are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements that are reasonable and prudent;
- state whether UK accounting standards have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The directors are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.

The directors are responsible for maintaining proper accounting records which disclose at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006, and the Charities Act 2011. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board of directors

.....

Dated:

RELATE PENNINE KEIGHLEY AND CRAVEN

INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF RELATE PENNINE KEIGHLEY AND CRAVEN

I report on the accounts of the charity for the year ended 31 March 2021 set out on pages 6 to 13.

Respective responsibilities of directors and examiner

The directors, who also act as trustees for the charitable activities of Relate Pennine Keighley and Craven, are responsible for the preparation of the accounts. The directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, the 2011 Act, and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention;

- (a) which gives me reasonable cause to believe that in any material respect the requirements;
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities;
 have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin J Meddings MAAT

Stuart B Lodge & Co
44 Bradford Road
Idle
Bradford
West Yorkshire
BD10 9PE

Dated:

RELATE PENNINE KEIGHLEY AND CRAVEN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Income					
Incoming resources from generated funds					
Voluntary income	2	113,076	3,360	116,436	106,314
Incoming resources from charitable activities	3	118,884	48,917	167,801	227,890
Job Retention Scheme (furlough)		42,337	-	42,337	-
Total income		274,297	52,277	326,574	334,204
Expenditure					
Charitable activities	4	285,884	20,290	306,174	336,586
Total expenditure		285,884	20,290	306,174	336,586
Net income/(expenditure)					
Net movement in funds before transfers		(11,587)	31,987	20,400	(2,382)
Transfers between funds		(170)	170	-	-
Net income/(expenditure)		(11,757)	32,157	20,400	(2,382)
Net movement in funds after transfers		(11,757)	32,157	20,400	(2,382)
Total funds brought forward		162,117	-	162,117	164,499
Total funds carried forward		150,360	32,157	182,517	162,117

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

RELATE PENNINE KEIGHLEY AND CRAVEN
BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Fixed Assets					
Tangible fixed assets	8	104,560	-	104,560	104,560
Current Assets					
Debtors and prepayments	9	9,336	9,506	18,842	19,941
Cash at Bank and in Hand		44,042	22,806	66,848	44,717
Total Assets		157,938	32,312	190,250	169,218
Creditors: Amounts Falling Due Within One Year					
	10	(7,578)	(155)	(7,733)	(7,101)
Total Assets less Current Liabilities		150,360	32,157	182,517	162,117
The Funds of the Charity					
Unrestricted funds		150,360	-	150,360	162,117
Restricted funds	11	-	32,157	32,157	-
Total Charity Funds		150,360	32,157	182,517	162,117

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of those accounts.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

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

The accounts were approved by the board on

And signed on their behalf by

.....

.....

**RELATE PENNINE KEIGHLEY AND CRAVEN
STATEMENT OF CASHFLOWS*****AS AT 31 MARCH 2021***

	Notes	2021 £	2020 £
Cash generated/(used) in operating activities	12	22,131	(3,584)
Cash equivalents at the beginning of the year		44,717	48,301
		<hr/>	<hr/>
Total cash equivalents at the end of the year		66,848	44,717
		<hr/>	<hr/>

RELATE PENNINE KEIGHLEY AND CRAVEN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

a. Accounting Convention

The accounts are prepared under the historical cost convention unless otherwise stated.

The accounts are prepared in accordance with Accounting and Reporting by Charities; Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

The charity constitutes a public benefit entity as defined by FRS102.

Having considered future planned activities and the reserves available to the charity the directors are satisfied that the financial statements should continue to be prepared on the going concern basis.

b. Incoming Resources

Donations and legacies are included in full in the Statement of Activities (SOFA) when receivable.

Fees and charges, room hire and all other related income is accounted for when received by the charity.

Income from investments is included in the year in which it is receivable.

Revenue grants for specific projects are credited to the Statement of Financial Activities when received and unspent amounts are carried forward in the form of restricted reserves.

c. Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates. These include those costs incurred by the charity in the delivery of its activities and services for beneficiaries.

d. Taxation

As a registered charity the company benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

e. Tangible Fixed Assets

Freehold property:

No depreciation is charged:

The trustees do not consider depreciation charges on this asset to be material as the residual value, based on prices at the time of acquisition, is not materially different from the carrying amount of the asset.

Fixtures, fittings, office equipment and library

Depreciated at 20% straight line

It is the policy of the charity to only capitalise individual items costing in excess of £2,000.

RELATE PENNINE KEIGHLEY AND CRAVEN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

f. **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used.

g. **Pensions**

The charity pays contributions into Smart Pension Ltd which is a defined contribution master trust pension scheme.

2. **Incoming resources from generated funds**

	2021 £	2020 £
Voluntary income		
Grants:		
Bradford District Care NHS Foundation Trust	36,814	36,814
Bradford District Care NHS Foundation Trust (IAPT)	45,600	65,700
Local Council Covid 19 Grants	27,262	-
Donations:		
Ilkley Town Council	3,360	-
Charles & Elsie Sykes Trust	3,000	3,000
Ilkley Charitable Trust	400	800
	116,436	106,314

3. **Incoming resources from charitable activities**

	Unrestricted £	Restricted £	Total 2021 £	2020 £
Client contributions for core work	98,901	-	98,901	124,264
Invoiced income for young peoples work	-	5,920	5,920	19,203
Sundry income	2,348	-	2,348	4,051
Room hire	-	-	-	10,505
Fund raising	38	240	278	1,176
Contract income	17,097	4,150	21,247	16,709
Client sessional payments	-	3,145	3,145	13,770
Rotary Club Brighouse	500	-	500	-
Donations:				
Oxenhope Straw Race	-	-	-	750
Denholme Town Council	-	-	-	500
Bingley Town Council	-	-	-	500
New 2 U	-	-	-	500
Farnhill Parish Council	-	-	-	250
Wilsden Parish Council	-	-	-	150
Gargrave Parish Council	-	-	-	50
Hellifield Parish Council	-	-	-	50
	118,884	13,455	132,339	192,428
Restricted funds: Grants receivable				
Bradford CAMHS Healthy Minds	-	35,462	35,462	35,462
	118,884	48,917	167,801	227,890

RELATE PENNINE KEIGHLEY AND CRAVEN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

4. Charitable activities

	2021 £	2020 £
Resources expended		
Service to clients:		
Salaries and NICs	92,524	107,840
Travel expenses	-	2,442
Training and supervision	1,127	1,084
Support costs:		
Salaries and NICs	143,671	146,477
Pension costs	2,017	2,159
Payroll charges	2,674	2,704
Federation fees	13,504	13,424
Staff training & travel	64	2,197
Utilities	1,918	5,491
Rent, rates and water	20,900	25,510
Insurance	3,415	3,442
Repairs and renewals	6,411	6,671
Phone, postage and stationery	4,806	7,111
Advertising, printing & publicity	3,131	1,532
Cleaning	241	3,260
Removal costs	1,390	-
Subscriptions and zoom licences	2,509	-
Sundry expenses	957	699
Electronic banking charges	2,711	2,446
Independent examination	1,872	1,818
DBS checks	332	279
	-----	-----
Total resources expended	306,174	336,586
	-----	-----

5. Directors

None of the directors (or any person connected with them) received any remuneration during the year. We can confirm that there are no related party transactions that require disclosure in the accounts.

6. Employees

	2021 Number	2020 Number
The average number of employees (including part time) during the year was	23	27
	-----	-----
Employment costs		
	2021 £	2020 £
Wages and salaries	229,418	245,893
Social security costs	6,777	8,424
Pension costs	2,017	2,159
	-----	-----
	238,212	256,476
	-----	-----

There were no employees whose annual emoluments were £60,000 or more.

Social security costs in 2021 are after the deduction of the £4,000 (2020: £3,000) employers allowance.

RELATE PENNINE KEIGHLEY AND CRAVEN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

7. Defined Contribution Pensions and other post-retirement benefit commitments

	2021 £	2020 £
Contributions payable by the charity during the year	2,017	2,159

At the year end contributions amounting to £175 (2020: £136) were outstanding.

8. Tangible Fixed Assets

	Freehold Property £	Fixtures & Fittings £	Office Equipment £	Books for Library £	Total £
Cost					
At 1 April 2020					
And					
At 31 March 2021	104,560	8,812	14,931	794	129,097
	_____	_____	_____	_____	_____
Depreciation					
At 1 April 2020					
And					
At 31 March 2021	-	8,812	14,931	794	24,537
	_____	_____	_____	_____	_____
Net Book Value					
At 31 March 2021	104,560	-	-	-	104,560
	_____	_____	_____	_____	_____
At 31 March 2020	104,560	-	-	-	104,560
	_____	_____	_____	_____	_____

The freehold property, Acres House, Berry Lane, Keighley, BD21 1DN was revalued on 24 July 2017 by Mark Williams MRICS of Dacres Commercial. The market value at that date was £175,000. This revaluation has not been included in the accounts so as to comply with the rules of the Financial Reporting Standard (FRS 102).

9. Debtors

	2021 £	2020 £
Trade debtors	18,664	19,643
Prepayments	178	298
	_____	_____
	18,842	19,941
	_____	_____

10. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade Creditors	2,469	2,367
Taxation and Social Security	3,410	2,934
Accruals	1,854	1,800
	_____	_____
	7,733	7,101
	_____	_____

RELATE PENNINE KEIGHLEY AND CRAVEN

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

11. Restricted funds

	Balance at 1 April 2020	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31 March 2021 £
Kirklees Young People	-	150	(320)	170	-
Keighley Young People	-	51,247	(19,659)	-	31,588
Halifax Young People	-	880	(311)	-	569
	<u>-</u>	<u>52,277</u>	<u>(20,290)</u>	<u>170</u>	<u>32,157</u>

Transfers represent overerspend on funds.

Young People Projects

A free and confidential counselling service for young people aged 10 to 18.

12. Reconciliation of net movement in funds to net cashflow from operating activities

	2021 £	2020 £
Net movement in funds	20,400	(2,382)
Decrease in debtors	1,099	1,029
Increase/(decrease) in creditors	632	(2,231)
	<u>22,131</u>	<u>(3,584)</u>
Net cash generated/(used) in operating activities		