

Hazel E. Davis
26/10/25

Trustees-

Hazel Davies (Chair)
Peter Neale
Linda McLoughlin
Helen Dart
Miriam Schram
Jonathon Blake

Independent Examiner - Angela Winfield FIAB, FIAAP
40, Coniston, Eastwood, Southend on Sea, Essex, SS2 6SN

Manager - Carol Westerman
Assistant Manager and Bookkeeper – Carolyn Howard
Minute Taker - Ann Goddard

The Olive Tree Centre seeks to serve the community by providing low-cost personal therapy to individuals from all walks of life. Our counsellors are all practicing Christians, but the faith that sustains them will only be shared with their clients at the client's request. Our fees are modest and means-tested, and no client is ever turned away because they cannot afford to pay; funding obtained during the last financial year has enabled us to offer free counselling to any for whom payment presents a challenge.

The system of remote service delivery developed during the pandemic using both online platforms and the telephone has proved a great success, enabling us to reach clients living far beyond our two bases, at Eastwood Road Baptist Church near Rayleigh and Southend City Baptist in Southend-on-Sea. By remote service delivery we are also able to serve clients who are unable to leave their homes due to disability or psychological infirmity, together with clients who simply do not have the availability to attend in person during our surgery hours. For this reason, we have continued to offer it as an alternative to face-to-face counselling, which of course we are now able to offer; the office is regularly manned and the counselling rooms busy. In consequence, we are currently working with a higher number of clients, living in vastly differing circumstances and over a wider area, than ever before. The majority of clients request on-site counselling but a significant number still require remote therapy due to their circumstances and almost all would consider it as a fallback option.

Despite the fact that most of the service's business is now once again conducted face-to-face, we still convene trustee meetings remotely, although some meetings still are and will continue to be convened in person, in order to provide the optimum forum for relaxed discussion as well as a welcome for prospective trustees. We are pleased to inform you we now have two new trustees, Miriam and Jonathon - a little more about them later, but please feel free to get to know them after the service.

Here at the Olive Tree, we are blessed with a strong and committed team. Over the last four years during which I have been navigating my way through the

responsibilities of being chairperson, I continue to be deeply indebted to my fellow-trustees for their support and steer.

Linda can invariably be counted on for good common-sense advice drawn from her professional experience; she has facilitated Carol in the past with helping to interview for the role of assistant manager and she is always on hand to help out wherever needed.

Peter, with the sensitivity, understanding and people skills borne of a lifetime's ministry, provides much-needed balance to those of us with a more legalistic perspective. He has offered his time speaking on behalf of the Olive Tree Centre and often leads us in prayer at our various meetings.

Helen is blessing to the trustee board; always willing to help out where needed, she attends meetings regularly and is always upbeat and enthusiastic about any task assigned. She recently agreed to become one of the Olive Tree Centre signatories, enabling her to co-sign cheques when required.

Miriam is our most recent recruit; she is a friend of Linda's and attends the same church her. Mims (as she prefers to be known) has a wealth of experience and we look forward to getting to know her better.

Jonathon is the second of our new trustees; he was previously a church minister and is married to one of our volunteer counsellors, so we are fortunate to have the dream team! Jonathon is currently helping Helen with our crusade to register for online banking – a necessary development which has hitherto proven somewhat challenging.

Carolyn is our assistant manager, having taken the role on last September. Carolyn is also one of our volunteer counsellors and has quickly become an integral part of the Olive Tree Centre, adapting well to both roles.

Carol, our manager is currently in her seventeenth year working for the Olive Tree Centre. Carol is personally invested in our service; she cares passionately about every client and every counsellor. The office is her haven, where she can focus on her work and manage the responsibilities that fall on her. Carol is everybody's "go-to" person and whenever a problem arises, be it practical, monetary, or personal, it is Carol's job to sort it out – which she does.

Angela is our Independent Examiner, she has worked for the Olive Tree Centre for about eight years now; always on hand in the wings to keep an eye on our figures and provide financial advice, she attends trustee meetings to bring financial updates and a general steer where needed, and is a great asset to the Olive Tree Centre.

Debbie Gadd is our volunteer fundraiser; she has been instrumental over the years in obtaining funding for our projects and running costs. Debbie helped to secure three years' funding from Southend Council for our Assistant Manager's Salary and some of our supervision costs. This funding came to an end in March of this year so as always, she has been back into OTC to apply for funding, this time from the Essex Community Fund, so we would appreciate your prayers that

this application will be successful - thankfully most of Debbie's applications are met with favour.

Last but manifestly not least, we must acknowledge the debt the charity owes to our volunteer counsellors, who work tirelessly giving their time and skills to our clients for no return except the knowledge that they bring love and encouragement to hurting lives. Without their commitment, the Olive Tree Centre could not exist and all our aims and our administration would count for nothing.

Every member of this team is crucial to the running of the organisation and we have had to call on each of them on occasions; we are lucky to have such a strong team. However, we do continue to look for a volunteer receptionist, someone who could cover the office for the odd hour or two when needed. This role would be ideally suited to a local person: if anyone is interested or may know someone, please speak to Carol or Carolyn afterwards.

Eastwood continues to be the main hub of the Olive Tree Centre and we have a great relationship with Martin and the team here at EBC. We thank Martin for tonight bringing the word and the music - which thankfully this year (unlike last year) we haven't had to sing "A Capella"!

Our Southend base at the newly named "Southend City Baptist" is still running but now operating on more restricted hours; we hope to maintain a presence in Southend as it is easily accessible via public transport, enabling those unable to drive to access our service. →

In conclusion, it has proved a busy but productive year, with its fair share of challenges. I am proud to be a part of the Olive Tree Centre and to serve it in any way that I can. It has been a great privilege to have held the position of Chair for the last four years, and also a deeply rewarding experience. Never previously a "chair", I have coped thanks to Carol's unwavering guidance - whatever action the circumstances demanded, I have been able to count on Carol to talk me through it and point me in the right direction - as also the support I have received from my fellow trustees, whenever called on to contribute their skills. I trust and believe that my successor will learn as much from their time in office as I have, and also have as much fun! ^{H&D.} Welcome Helen Dart.

[We are looking to the Lord for another good year, during which we will continue to serve the communities of Eastwood, Leigh on Sea and Southend and indeed far beyond, seeking to bring hope and healing into the lives of as many individuals as we are able to touch.]

Hazel E. Davies
26.10.25

Hazel E. Davies.

The Olive Tree Centre Trust (South East) Charity Number 1075617

Balance Sheet for the Financial Year 1st August 2024 to 31st July 2025

	31st July 2025	31st July 2024
Fixed Assets	500.00	500.00
Total Fixed Assets	500.00	500.00
Current Assets		
10001 General	59,828.40	73,513.66
10002 Petty Cash	188.73	133.44
10003 Reserve Account	0.00	0.00
10004 Debtors	210.00	210.00
	<u>60,227.13</u>	<u>73,857.10</u>
Liabilities		
90001 Creditors	0.00	0.00
90002 Provisions	0.00	0.00
	<u>0.00</u>	<u>0.00</u>
Net Asset Surplus (Deficit)	<u>60,727.13</u>	<u>74,357.10</u>
Excess/ (Deficit) to date	-13,629.97	7,126.97
Starting Balances	74,357.10	67,230.13
Total Reserves	<u>60,727.13</u>	<u>74,357.10</u>
Represented By Funds		
Unrestricted	59,723.03	58,717.24
Designated		
Restricted	1,004.10	15,639.86
Endowment		
Total	<u>60,727.13</u>	<u>74,357.10</u>

Prepared and Checked By:

Angela Winfield 26/10/2025

Angela Winfield FIAB, AIAAP
Angela Winfield Bookkeeping Services

Hazel E. Dawson
26/10/2025

The Olive Tree Centre Trust (South East) Charity Number 1075617

Profit & Loss Account for the Financial Year 1st August 2024 to 31st July 2025

General - General Fund (Unrestricted) Fund Incoming resources & resources used

Receipts	31st July 2025	31st July 2024
Incoming resources from generated funds		
Voluntary Income		
Donations - Organisations	0.00	100.00
Donations - Individuals (NGA)	500.00	594.90
Donations - Individuals (GA)	0.00	280.00
Total Voluntary Income	<u>500.00</u>	<u>974.90</u>
Investment Income		
Investment Income	0.00	0.00
Bank Interest after tax	0.00	0.00
	<u>0.00</u>	<u>0.00</u>
Incoming resources from charitable activities		
Counselling - Eastwood Baptist	22,088.60	22,175.00
Counselling Clarence Road	0.00	0.00
Counselling Supervision	1,720.00	1,975.00
Olive Tree Ball	0.00	0.00
Training Income	870.00	400.00
General Donation	55.00	0.00
Total Incoming resources from charitable	<u>24,733.60</u>	<u>24,550.00</u>
Other Incoming resources		
CIF Asst Manager & Supervision Grant	0.00	9,894.80
Awards for All Grant OTC ReDecoration	0.00	5,600.00
Leigh Town Council (Family Room Equipment)	0.00	0.00
Awards for All (Supervision & Part & Free Funding)	0.00	0.00
Fundraising - ROSCA Trust	0.00	0.00
Misc Income	120.00	63.95
Tax Reclaimed Gift Aid	0.00	0.00
Total Other incoming resources	<u>120.00</u>	<u>15,458.75</u>
Total Receipts	<u>25,353.60</u>	<u>40,983.65</u>
Payments		
Costs of generating funds		
Fundraising Costs	0.00	0.00
Volunteer Training	275.00	395.00
Hospitality	340.61	0.00
Volunteer Travel Exps	93.80	118.40
Group Supervision		0.00
Supervision	3,523.34	4,084.81
Staff Pay - Basic	21,023.13	21,002.93
Staff Christmas Exps	0.00	0.00
IT General	288.00	180.00
IT Website	181.20	152.40
IT Broadband	0.00	0.00
Data Protection	52.00	40.00
DBS's	52.40	38.00
Postage	26.80	37.30
Stationery	390.27	107.13
Telephones	1,004.97	829.74
Printing	0.00	272.10
Resources	5.26	0.00
Misc	161.61	224.00
Petty Cash	0.00	86.48
Rent - EBC	3,960.00	3,930.00
Rent - CRB	609.50	255.00
Gifts	12.50	0.00
Employers Liability Insurance	913.17	913.17
Accountant	686.00	923.00
Subscriptions - ACC	159.85	152.25
Subscriptions - SEELEF & EA	100.00	100.00
Repairs & Maintenance	0.00	14.97
Restricted Funds OTC Decorating Awards for All	5,124.16	
	<u>38,983.57</u>	<u>33,856.68</u>
Excess of Incoming resources over resources used	-(13,629.97)	7,126.97
Brought Forward Balanace	74,357.10	67,230.13
	<u>60,727.13</u>	<u>74,357.10</u>

Prepared and Checked By:

Angela Winfield
Angela Winfield FIAA, AIAAP
Angela Winfield Bookkeeping Services

26/10/2025

Hazel E. Davis

26/10/2025



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

The Olive Tree Centre Trust (South East)

**On accounts for the year
ended**

31st July 2025

**Charity no
(if any)**

1075617

Set out on pages

One

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st July 2025.

**Responsibilities and
basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

The charity's gross income achieved £25,353.60 and I am qualified to undertake the examination by being a qualified fellow of The International Association of Bookkeepers.

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Angela Winfield

Date:

15th October 2025

Name:

ANGELA WINFIELD

**Relevant professional
qualification(s) or body
(if any):**

FIAB – Fellow of The International Association of Bookkeepers
FIAAP – Fellow of The International Association of Accounting Professionals

Address:

40 Coniston

Eastwood, Southend on Sea

Essex. SS2 6SN