

COMPANY REGISTRATION NUMBER : 04147006

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE  
FINANCIAL STATEMENTS  
31 AUGUST 2025**

Charity Number : 1088283



Edmund Carr LLP  
Chartered Accountants  
146 New London Road  
Chelmsford  
Essex  
CM2 0AW

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**FINANCIAL STATEMENTS**

**YEAR ENDED 31st AUGUST 2025**

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**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**TRUSTEES' ANNUAL REPORT**

**YEAR ENDED 31st AUGUST 2025**

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31st August 2025.

**REFERENCE AND ADMINISTRATIVE DETAILS**

<b>Registered charity name</b>	Chelmsford Counselling Foundation
<b>Charity registration number</b>	1088283
<b>Company registration number</b>	04147006
<b>Registered office</b>	42 Cedar Avenue Chelmsford, Essex CM1 2QH

**THE TRUSTEES**

Caroline Travis	Chair
Alison Cowen	(Resigned 30/01/2025)
Arvinder Mudhar	
Jagjeet Panesar (Treasurer)	
Dimitra Theodoropoulou	

**Company Secretary**

Kellie Willis	(Resigned 11/06/2025)
Julie Maxfield	(Appointed 11/06/2025)

**Management Team**

Andrew Harvey	Head of Counselling and Head of Centre
Sara Von Sommaruga	Head of Training

**Advisory Council**

Robert Aldrich  
Valerie Potter

**Consultant Psychiatrist**

Dr. Alex Lita

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**TRUSTEES' ANNUAL REPORT *(continued)***

**YEAR ENDED 31st AUGUST 2025**

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**REPORT OF CHAIR OF TRUSTEES (covering period 01/09/2024 to 31/08/2025)**

It has been a challenging but successful year against a background of increasing awareness of mental health issues. Limited availability of counselling resources and absence of regulation has led to new entrants entering the profession and intense competition for clients, counsellors, students and fundraisers. This, together with difficult economic conditions has put pressure on all sources of income and has seen several counselling centres in the not-for-profit sector struggling to survive in recent years. Nevertheless, we have undertaken regular comparison exercises on both counselling and training providers in the region and this coupled with changes underway and initiatives planned for the future make us confident that our offer in both counselling and training is competitive and sustainable.

**Objectives and Activities**

Foundation or CCF means Chelmsford Counselling Foundation, CCF's activities are governed by its Memorandum and Articles of Association dated 24<sup>th</sup> January 2001.

**Mission Statement:** It is the purpose of the Foundation to offer a professional and affordable psychodynamic counselling service and to train counsellors to nationally accredited standards.

**Statement of Public Benefit**

The Trustees confirm that they have had regard to the Charity Commission's guidance on public benefit during the year.

The Foundation's purpose of existence, as outlined in our Mission Statement, is to provide counselling to the general public and to train psychodynamic counsellors. We achieve this through:

- 1) Offering a counselling service to the general public organisations and to the NHS.
- 2) By providing training for prospective counsellors up to a professional and Accredited standard.

The British Association for Counselling and Psychotherapy (BACP) accredits our courses. The IAPT scheme has been accounted for separately as it is a fixed contract and not part of CCF core work.

Our counsellors are trained to explore with clients how much they can afford depending on their income. The fee is regularly reviewed.

The foundation offers a wide range of counselling courses: an introductory course, a Certificate in Counselling Skills, a Diploma in Counselling Skills and a Diploma in Psychodynamic Counselling. The latter is a recognised professional qualification that leads to registration with the British Association for Counselling and Psychotherapy (BACP) and a pathway to full BACP accreditation with additional experience.

To summarise, the public benefits of our work are:

- 1) To offer counselling to all members of this community.
- 2) To offer counselling to clients who are unable to afford the full recommended fee.
- 3) To offer training that leads to a professional qualification in psychodynamic counselling and registration with the BACP.

It is important to state that no private benefits result from the activities of our organisation, and to the best of our knowledge, no detriment or harm arises in any way as a consequence of our work.

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**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**TRUSTEES' ANNUAL REPORT *(continued)***

**YEAR ENDED 31st AUGUST 2025**

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**Structure, Governance and Management**

To carry out these roles the Foundation relies on the service of paid and unpaid staff. They are:

**Trustees**

The Board of Trustees are those with legal and financial responsibilities for the Foundation. It is the role of the Trustees to plan and initiate strategic thinking and plans for the future which ensure that the Foundation will remain a viable business. Trustees aim to support the Management team in their task of running the Foundation. They offer a considerable amount of unpaid time and expertise to achieve this. Potential Trustees are identified using advertising or recommendation from current members of the Foundation. Any names put forward are first discussed by the Trustees and are then passed on to the Head of Centre & Clinical Service to establish any potential conflict of interest or boundary issues. Suitability regarding expertise required at the given time will be taken into consideration. We welcome applications on an ongoing basis. This year we said goodbye to Alison Cowen from the Board of Trustees and we thank her for her time and commitment and wish her the very best for the future.

The Foundation has a regular bi-monthly Board meeting that includes the Trustees, the Head of Centre & Clinical Service and other members of the management team.

The Trustees meet separately most months in order to facilitate timely decision making. The Chair of Trustees and the Head of Centre & Clinical Service meet monthly and the Finance Trustee meets with the Head of Centre & Clinical Service on a bi-monthly basis. The Head of Centre & Clinical Service and the Managers and meet weekly.

**Management Team**

Our Management team are responsible for the day to day business and running of the Centre. They are responsible for existing and new projects, appointing, line managing and appraising staff and ensuring that our counselling and training run smoothly. We are fortunate to have a strong team in place who are committed to their responsibilities and the Charity.

Andrew Harvey continues to hold the post of Head of Centre & Clinical Service and Sara von Sommaruga continued to hold the post of Head of Training.

**Counselling**

Counselling is at the heart of the foundation. Our counsellors are all, as a minimum, registered members of BACP and were trained at CCF.

CCF's clients numbers are slowly increasing year-on-year but remain significantly lower than pre-pandemic years. CCF has observed a greater proportion of more complex clients who are often lower fee paying. As a result, many CCF counselling sessions have been delivered at a loss although this has been mitigated by changes to the fee negotiation process, and an Affordable Counselling Fund, introduced from 1 May 2025. These changes are showing early signs of improvement in the weekly deficit from counselling.

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**TRUSTEES' ANNUAL REPORT *(continued)***

**YEAR ENDED 31st AUGUST 2025**

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**Training**

Training is a significant part of the work the foundation carries out. Our training programme leading to the Diploma in Psychodynamic Counselling is accredited by BACP.

A comprehensive review of our training organisation has been undertaken. This year we have re-established a full year on year programme with a full compliment of training staff. This year also saw the development and introduction of a new Introductory Course.

**Marketing and Fundraising**

Improvements have been made to marketing and we have been working to establish relationships with local GP surgeries and other community services. We have enhanced our presence on social media and have improved the website with more targeted content and an online booking facility.

The successful application for a grant enable the setting up of the Affordable Counselling Fund.

**Staff**

The rest of our staff are those persons who provide services for the Foundation in any paid or unpaid capacity. This includes, but is not limited to counsellors, training staff, supervisors, volunteers and administrative staff.

Our staff are essential to the running of the Foundation. They support management in carrying out the business of the Foundation which is to offer counselling and train counsellors. We could not do what we do without their continued support and they have enabled us to carry out our business for 50 years.

We have put a strong focus on developing our people and have facilitated 8 internal promotions this year.

Revised risk management procedures are in place for corporate, clinical and training areas of the organisation. CCF now have 8 Safeguarding officers trained to level 3 (Safeguarding lead).

We have looked to improve our internal communications with regular staff newsletters to provide general information and feedback on performance in areas such as enquiries, client numbers, income etc.

On behalf of the Trustees, I would like to recognise and thank all members of CCF in whatever capacity they support the Foundation. We recognise that your commitment, dedication, enthusiasm and professionalism, even at times of personal challenge help ensure that the Foundation continues to provide a much valued service in what continues to be uncertain times.

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**TRUSTEES' ANNUAL REPORT *(continued)***

**YEAR ENDED 31st AUGUST 2025**

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**Financial Review**

In the financial year, the Foundation generated total income of £268,063 (2024: £252,590) and incurred expenditure of £285,397 (2024: £281,951), resulting in a deficit of £17,334 (2024: £29,361). This represents a year-on-year reduction in the deficit of £12,027.

The improvement is primarily attributed to increased income from training fees, driven by a rise in student enrolment. However, this was offset on the training side by a reduction in counselling income from trainees. There was an overall increase in counselling income from our qualified counsellors that brought the overall year on year deficit down. The post-Covid landscape has seen heightened demand for both counselling services and counsellor training, alongside rapid growth in online offerings with minimal barriers to entry. This has intensified competition in what was previously a stable market. In response, the new management team is actively implementing a range of initiatives aimed at enhancing income generation and strengthening the Foundation's competitive position.

Expenditure rose by £3,446, reflecting standard operational costs including staff salaries and premises maintenance. During the year, the Foundation introduced a new management structure to better align with the evolving and challenging operating environment.

As of 31 August 2025, the Foundation's balance sheet reports total Net Assets of £854,347 (2024: £871,681). The principal asset remains the property on Cedar Avenue, valued at £712,576 (2024: £712,576). Cash reserves held in savings and deposit accounts total £248,055 (2024: £268,355). To ensure financial security, the Foundation continues to limit the amount of funds held in individual accounts.

**Reserves Policy**

The Foundation's free reserves at 31 August 2025, being unrestricted funds not represented by fixed assets or designated for a particular purpose, totalled £48,329 (see note 16). This represents just below the target of 2 to 3 months of annual expenditure (£50,000 - £75,000) which the Trustees consider to be satisfactory. In addition, the Foundation has a designated operational contingency reserve of £90,675 to ensure the continuity of counselling services.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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 published on 16 July 2014.

This report has been prepared having taken advantage of the small companies' exemption in the Companies Act 2006.

This report was approved by the trustees on 30th January 2026 and signed on their behalf by:

*Caroline Travis*

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**C Travis**  
**Chair**

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**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE  
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES  
YEAR ENDED 31st AUGUST 2025**

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I report to the charity trustees on my examination of the accounts of the company for the year ended 31 August 2025 which are set out on pages 7 to 15.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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 the Association of Chartered Certified Accountants.

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

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

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

*Sandra Morrell*

**Sandra Morrell FCCA**  
Edmund Carr LLP  
146 New London Road  
Chelmsford  
CM2 0AW

5th March 2026



**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND  
EXPENDITURE ACCOUNT)**

**YEAR ENDED 31st AUGUST 2025**

	Note	Total Funds 2025 £	Total Funds 2024 £
<b>INCOME from:</b>			
Donations	2	10,807	8,039
Investments	3	6,972	6,516
Charitable activities	4	249,064	235,030
Other	5	1,220	3,005
<b>TOTAL INCOME</b>		<u>268,063</u>	<u>252,590</u>
<b>EXPENDITURE on:</b>			
Charitable activities	6	285,397	281,951
<b>TOTAL EXPENDITURE</b>		<u>285,397</u>	<u>281,951</u>
<b>NET INCOME/(EXPENDITURE) / NET MOVEMENT IN FUNDS</b>		<u>(17,334)</u>	<u>(29,361)</u>
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		871,681	901,042
Total funds carried forward		<u>854,347</u>	<u>871,681</u>

All of the above amounts relate to continuing activities  
All funds are unrestricted.

The notes on pages 9 to 15 form part of these financial statements.

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**BALANCE SHEET**

**AS AT 31st AUGUST 2025**

		2025		2024	
	Note	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	12		715,343		714,691
<b>CURRENT ASSETS</b>					
Debtors	13	40,331		33,872	
Cash at bank and in hand		248,055		268,355	
		<u>288,386</u>		<u>302,227</u>	
<b>CREDITORS: Amounts falling due within one year</b>	14	<u>(149,382)</u>		<u>(145,237)</u>	
<b>NET CURRENT ASSETS</b>			<u>139,004</u>		<u>156,990</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			854,347		871,681
<b>NET ASSETS</b>			<u>854,347</u>		<u>871,681</u>
<b>FUNDS OF THE CHARITY</b>	15				
Unrestricted funds			600,442		617,776
Revaluation Reserve			253,905		253,905
<b>TOTAL CHARITY FUNDS</b>			<u>854,347</u>		<u>871,681</u>

For the year ending 31 August 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved by the trustees on 30th January 2026 and are signed on their behalf by:

*Caroline Travis*  
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**C TRAVIS (Trustee)**

Company Registration Number: 04147006

**The notes on pages 9 to 15 form part of these financial statements.**

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31st AUGUST 2025**

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**1. ACCOUNTING POLICIES**

**Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), Accounting and Reporting by Charities: Statement of Recommended Practice applicable in the UK and Republic of Ireland (effective 1 January 2019) (Charities SORP FRS 102) and the Companies Act 2006.

**Legal Status**

Chelmsford Counselling Foundation is a charitable company limited by guarantee. It is incorporated in England and Wales and its registered address is 42 Cedar Avenue, Chelmsford, Essex CM1 2QH. The company meets the definition of a public benefit entity under FRS 102.

**Going Concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**Fund accounting**

Funds held by the charity are either:

Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Designated funds - these are funds set aside by the trustees out of unrestricted funds for specific future purposes or projects.

Restricted funds - these are funds that can only be used for particular restricted purposes within the objects of the charity.

**Income**

All incoming resources are accounted for when the charity is legally entitled to the income. Fees and deposits received for courses commencing after the period end are recognised as deferred income and included under creditors.

**Expenditure**

All expenditure is accounted for on an accruals basis and includes VAT as the charity is not VAT registered.

Support costs relate to expenditure to support the charitable activities of the charity which cannot be directly attributed to either counselling or training.

Governance costs are those costs incurred in connection with the administration of the charity including compliance with constitutional and statutory requirements.

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31st AUGUST 2025**

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**1. ACCOUNTING POLICIES (*continued*)**

**Fixed assets**

All fixed assets are initially recorded at cost or deemed cost under FRS102.

Tangible fixed assets costing more than £250 are capitalised in the accounts.

**Depreciation**

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Equipment	25% straight line
Fixtures and fittings	25% straight line

The trustees do not wish to depreciate the freehold property as it is revalued regularly.

**Debtors**

Trade and other debtors are recognised at the settlement amount due.

**Creditors**

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount.

**Tax status**

The company is a registered charity and is not subject to corporation tax on its charitable activities.

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31st AUGUST 2025**

**2. DONATIONS**

	<b>Total Funds 2025</b>	<b>Total Funds 2024</b>
	<b>£</b>	<b>£</b>
General donations	10,807	8,039
	<u>10,807</u>	<u>8,039</u>

**3. INVESTMENT INCOME**

	<b>Total Funds 2025</b>	<b>Total Funds 2024</b>
	<b>£</b>	<b>£</b>
Bank interest receivable	6,972	6,516
	<u>6,972</u>	<u>6,516</u>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	<b>Total Funds 2025</b>	<b>Total Funds 2024</b>
	<b>£</b>	<b>£</b>
Counselling income	121,691	104,449
Training income	127,373	130,581
	<u>249,064</u>	<u>235,030</u>

**5. OTHER INCOME**

	<b>Total Funds 2025</b>	<b>Total Funds 2024</b>
	<b>£</b>	<b>£</b>
Room hire	1,220	3,005
	<u>1,220</u>	<u>3,005</u>

**6. COSTS OF CHARITABLE ACTIVITIES**

	<b>Total Funds 2025</b>	<b>Total Funds 2024</b>
	<b>£</b>	<b>£</b>
Counselling - direct costs	58,597	70,786
Training - direct costs	84,073	68,939
Support costs (note 7)	133,801	137,303
Governance costs (note 8)	8,926	4,923
	<u>285,397</u>	<u>281,951</u>

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31st AUGUST 2025**

<b>7. SUPPORT COSTS</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Staff wages/costs	94,815	97,760
Other	38,986	39,543
	<u>133,801</u>	<u>137,303</u>
<b>8. GOVERNANCE COSTS</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent Examination fee	1,210	1,160
Accounts preparation and payroll	7,264	3,380
Fees payable to Independent Examiner	8,474	4,540
Other fees and expenses	452	383
Training and travel	-	-
	<u>8,926</u>	<u>4,923</u>
<b>9. NET INCOME FOR THE YEAR</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation	2,687	4,132
<b>10. STAFF COSTS AND EMOLUMENTS</b>	<b>Total Funds</b>	<b>Total Funds</b>
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Total staff costs were as follows:</b>		
Wages and salaries	219,843	213,774
Social security costs	3,336	3,771
Employer pension contributions	4,234	4,280
	<u>227,413</u>	<u>221,825</u>
<b>Particulars of employees:</b>		
The average number of staff employed during the year (head count)	<b>2025</b>	<b>2024</b>
was as follows:	<b>No</b>	<b>No</b>
Number of administrative staff	3	3
Number of management staff	2	3
Number of counsellors	25	24
	<u>30</u>	<u>30</u>

No employees received remuneration of more than £60,000 during the year (2024 - None).  
Total key management personnel remuneration benefits during the year amounted to £35,841.  
(2024 - £36,232).

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE  
NOTES TO THE FINANCIAL STATEMENTS  
YEAR ENDED 31st AUGUST 2025**

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**11. TRUSTEES' REMUNERATION**

No emoluments were received or waived by trustees during the year.

During the year no trustees were reimbursed for travel expenses (2024 - £46).

**12. TANGIBLE FIXED ASSETS**

	<b>Freehold property £</b>	<b>Equipment £</b>	<b>Fixtures &amp; Fittings £</b>	<b>Total £</b>
<b>COST OR VALUATION</b>				
At 1st September 2024	712,576	27,414	26,417	766,407
Additions	-	3,339	-	3,339
Disposals	-	(10,972)	(12,472)	(23,444)
<b>At 31st August 2025</b>	<u>712,576</u>	<u>19,781</u>	<u>13,945</u>	<u>746,302</u>
<b>DEPRECIATION</b>				
At 1st September 2024	-	25,743	25,973	51,716
Charge for the year	-	2,243	444	2,687
On disposals	-	(10,972)	(12,472)	(23,444)
<b>At 31st August 2025</b>	<u>-</u>	<u>17,014</u>	<u>13,945</u>	<u>30,959</u>
<b>NET BOOK VALUE</b>				
<b>At 31st August 2025</b>	<u>712,576</u>	<u>2,767</u>	<u>-</u>	<u>715,343</u>
At 31st August 2024	<u>712,576</u>	<u>1,671</u>	<u>444</u>	<u>714,691</u>

The freehold property (42 Cedar Avenue) was revalued at 28th April 2017 at £700,000.

The valuation was carried out on the basis of vacant possession (comparative and investment) market value. The valuation was carried out by Chartered Surveyors. A review of the valuation in March 2023 by estate agents concluded there had been no significant change in the valuation.

**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31st AUGUST 2025**

**13. DEBTORS**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade debtors	36,523	28,828
Prepayments	3,105	3,770
Sundry debtors	703	1,274
	<u>40,331</u>	<u>33,872</u>

**14. CREDITORS**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade creditors	3,869	3,258
PAYE and social security	3,140	4,829
Deferred income	120,438	106,447
Accruals	20,597	23,830
Other creditors	1,338	6,873
	<u>149,382</u>	<u>145,237</u>

Deferred income relates mainly to fees and deposits received in advance for training courses commencing in September 2025. Deferred income at 31 August 2024 of £106,447 has been released in the year. Income of £115,755 relating to training fees has been deferred at 31 August 2025.

**15. UNRESTRICTED INCOME FUNDS**

	<b>Balance at 01/09/2024</b>	<b>Incoming resources</b>	<b>Outgoing resources</b>	<b>Gains/losses &amp; transfers</b>	<b>Balance at 31/08/2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General unrestricted funds	68,430	268,063	(285,397)	-	51,096
<i>Designated funds:</i>					
Freehold property	458,671	-	-	-	458,671
Revaluation reserve	253,905	-	-	-	253,905
Operational contingency	90,675	-	-	-	90,675
	<u>871,681</u>	<u>268,063</u>	<u>(285,397)</u>	<u>-</u>	<u>854,347</u>

The freehold property fund and revaluation reserve represent the value of the freehold property held by the charity but not immediately available as free funds.

The operational contingency reserve fund is allocated to ensure continuity of counselling services.



**CHELMSFORD COUNSELLING FOUNDATION  
COMPANY LIMITED BY GUARANTEE**

**NOTES TO THE FINANCIAL STATEMENTS**

**YEAR ENDED 31st AUGUST 2025**

**16. ANALYSIS OF NET ASSETS (between restricted and unrestricted funds)**

	<b>Tangible fixed assets £</b>	<b>Other net assets £</b>	<b>Total £</b>
<b>Unrestricted income funds:</b>			
Designated funds	712,576	90,675	803,251
General funds	2,767	48,329	51,096
<b>Total funds</b>	<u>715,343</u>	<u>139,004</u>	<u>854,347</u>

**17. COMPANY LIMITED BY GUARANTEE**

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

**18. RELATED PARTIES**

There were no related party transactions that require disclosure during the year.

**19. PRIOR YEAR FUNDS NOTE**

**UNRESTRICTED INCOME FUNDS**

	<b>Balance at 01/09/2023 £</b>	<b>Incoming resources £</b>	<b>Outgoing resources £</b>	<b>Gains/losses &amp; transfers £</b>	<b>Balance at 31/08/2024 £</b>
General unrestricted funds	97,791	252,590	(281,951)	-	68,430
<i>Designated funds:</i>					-
Freehold property	458,671	-	-	-	458,671
Revaluation reserve	253,905	-	-	-	253,905
Operational contingency	90,675	-	-	-	90,675
	<u>901,042</u>	<u>252,590</u>	<u>(281,951)</u>	<u>-</u>	<u>871,681</u>

The freehold property fund and revaluation reserve represent the value of the freehold property held by the charity but not immediately available as free funds.

The operational contingency reserve fund is allocated to ensure continuity of counselling services.