

Company registration number 04530654 (England and Wales)

Charity registration number 1097354 (England and Wales)

KERNOS CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL
STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

KERNOS CENTRE

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KERNOS CENTRE

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2025

The Trustees present their annual report and financial statements for the year ended 30 September 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the entity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The charity's exclusive charitable object is to provide counselling and support services to people with emotional and psychological difficulties from a wide variety of causes by the provision of a centre of excellence.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

The charity carries out these objects by:

Counselling individuals which is not confined by time or cost as the charity believes it is essential to continue therapy for as long as it is required. Many people are unable to afford private counselling and the charity enables those without such means to benefit from the expertise available at the centre for as long as required.

Much work has been done on the value to society of early intervention for those with emotional and psychological problems and the charity's aim is to achieve this by way of attracting grants and donations in order to finance counselling. With these funds significant benefit can be achieved for those who would otherwise be unable to participate in therapy, resulting in potentially adverse consequences for themselves and society in general.

The income of the company must be applied only towards the promotion of its objects as set out in its Memorandum and Articles of Association.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the entity should undertake.

Volunteers

Trustees and Members are unpaid volunteers.

Achievements and performance

In considering the outlook for 2026 we are encouraged by the success we are having in raising more grants and the efforts made by many supporters, both within the charity and outside, in their fundraising efforts. We are also addressing counselling capacity and attendance performance by our clients in an effort to increase the number of counselling sessions we can achieve in the coming year. This higher capacity and the continuing cost of the transition programme will of course need to be met by higher income but we have made an encouraging start to 2026.

KERNOS CENTRE

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

Financial review

Income rose by 23% to £151,127 in the year to September 2025 thanks to the budgeted increase in funding from the National Lottery (rising £2,600 to £48,100) and a better outcome in winning other restricted grants (up from £11,210 to £30,266). This reflected the greater efforts that were made in the year to win grants, as did the improvement in fundraising income, which increased from £2,366 to £7,387.

Costs were 6% higher at £149,691. This increase was a direct result of the need to transition the office systems from paper based to digital systems and was ameliorated to some extent by the reduced costs deriving from a 15% reduction in the number of counselling sessions undertaken during the year.

Our total reserve position remained steady at £67,808 at the end of the year compared with £66,372 last year, of which 41% were restricted funds, leaving £39,508 as free reserves. These unrestricted reserves are broadly in line with our policy to maintain sufficient free reserves to cover approximately six months of fixed costs.

Principal funding sources

The Charity is principally funded by grants from various bodies detailed in the accounts, room hire revenue, donations from our clients, other supporting individuals and organisations and fundraising activities.

The trustees continue to apply for more funds from grant making bodies and pursue referring agencies for financial support to establish means by which funding can follow a client to the Kernos Centre.

Reserves policy

The centre retains a reserve of 6 months fixed costs in free reserves. This provides for financial reserves to be set aside to ensure that the centre can continue to operate and meet the needs of clients in the event of unexpected contingencies including a cessation or interruption of part of its funding.

Structure, governance and management

The company was incorporated on 10 September 2002. The charity is controlled by its governing documents, a deed of trust, and constitutes a limited company, limited by guarantee and has no share capital as defined by the Companies Act 2006.

The trustees who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mrs CM Boatwright

Mr PJ Brown

Mr GB Hill

Mrs K Smout

Mr DP Morris

Mrs M Argent

Mrs Janet Crawley

John Francis

Adam Tozer

Mrs Linda Issac

(Resigned 28 April 2025)

(Appointed 10 March 2025 and resigned 30 May 2025)

(Appointed 8 January 2025)

(Appointed 6 January 2025)

(Appointed 17 October 2025)

Recruitment and appointment of trustees

The Board has the power to appoint additional trustees as it considers fit to do so.

KERNOS CENTRE

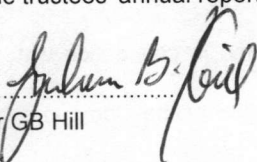
TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

Organisational structure

The company has four registered members who have each undertaken to contribute an amount not exceeding ten pounds to the assets of the company in the event of the Company being wound up. The statutory records state the obligation as one pound per member. The Charity is organised so that the trustees have regular general meetings comprising of elected and nominated members to discuss progress, activities, fundraising and administration. All directors of the company are also trustees of the charity, and there are no other trustees.

The report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 13/03/26 and signed on behalf of the board of trustees by:


.....
Mr GB Hill

Date: 13th MARCH 2026

KERNOS CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KERNOS CENTRE

I report to the Trustees on my examination of the financial statements of Kernos Centre (the entity) for the year ended 30 September 2025.

Responsibilities and basis of report

As the Trustees of the entity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the entity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements 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 financial statements 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 financial statements to be reached.



Vincent Chandler FCA FCCA
Independent Examiner
Moore Green

22 Friars Street
Sudbury
CO10 2AA

Dated:21.04.2026.....

KERNOS CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income and endowments from:							
Donations and legacies	2	25,284	78,366	103,650	22,232	56,710	78,942
Charitable activities	3	34,734	-	34,734	37,387	-	37,387
Other trading activities	4	7,387	-	7,387	2,366	-	2,366
Other income	5	5,356	-	5,356	4,209	-	4,209
Total income		72,761	78,366	151,127	66,194	56,710	122,904
Expenditure on:							
Charitable activities	6	149,350	341	149,691	141,173	456	141,629
Total expenditure		149,350	341	149,691	141,173	456	141,629
Net income/(expenditure)		(76,589)	78,025	1,436	(74,979)	56,254	(18,725)
Transfers between funds		57,439	(57,439)	-	72,086	(72,086)	-
Net movement in funds	7	(19,150)	20,586	1,436	(2,893)	(15,832)	(18,725)
Reconciliation of funds:							
Fund balances at 1 October 2024		58,658	7,714	66,372	61,551	23,546	85,097
Fund balances at 30 September 2025		39,508	28,300	67,808	58,658	7,714	66,372

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

KERNOS CENTRE

BALANCE SHEET

AS AT 30 SEPTEMBER 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		1,616		2,159
Current assets					
Debtors	12	3,125		3,108	
Cash at bank and in hand		71,476		69,747	
		74,601		72,855	
Creditors: amounts falling due within one year	13	(8,409)		(8,642)	
Net current assets			66,192		64,213
Total assets less current liabilities			67,808		66,372
The funds of the entity					
Restricted income funds	15	28,300		7,714	
Unrestricted funds	16	39,508		58,658	
		67,808		66,372	

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

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

The financial statements were approved by the Trustees on 13/03/26

Mr GB Hill

KERNOS CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

Charity information

Kernos Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is 22 Friars Street, Sudbury, Suffolk, CO10 2AA.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the entity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The entity is a Public Benefit Entity as defined by FRS 102.

The entity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

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

1.2 Going concern

There are no material uncertainties about the charity's ability to continue.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the entity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the entity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the entity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

KERNOS CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings and equipment	25% reducing balance
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1.7 Impairment of fixed assets

At each reporting end date, the entity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.9 Limited by guarantee

The charity is a company incorporated in England and Wales and is limited by guarantee. In the event that the charity is wound up the liability of each member is limited to £1.

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	25,284	-	25,284	22,232	-	22,232
Grants	-	78,366	78,366	-	56,710	56,710
	<u>25,284</u>	<u>78,366</u>	<u>103,650</u>	<u>22,232</u>	<u>56,710</u>	<u>78,942</u>

KERNOS CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2025

2 Income from donations and legacies

(Continued)

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Grants						
Suffolk Community Foundation	-	7,500	7,500	-	6,000	6,000
Bures Music Festival	-	2,000	2,000	-	750	750
Tudwick Foundation	-	3,000	3,000	-	-	-
Colchester Catalyst	-	7,566	7,566	-	3,360	3,360
Great Cornard Parish Council	-	1,200	1,200	-	1,100	1,100
Lottery	-	48,100	48,100	-	45,500	45,500
Other	-	9,000	9,000	-	-	-
	-	78,366	78,366	-	56,710	56,710

3 Income from charitable activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Sale of services as part of direct charitable activities	34,734	37,387

4 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	7,387	2,366

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Gift Aid	5,356	4,209

KERNOS CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

6 Expenditure on charitable activities

	2025 £	2024 £
Direct costs		
Staff costs		
Depreciation and impairment	16,576	-
Counsellor's fees	542	724
Supervision costs	73,084	87,755
Rent	6,397	7,518
Rates and water	9,600	9,600
Light & Heat	750	716
Repairs & Maintenance	2,848	3,602
Insurance	1,293	326
Telephone	1,903	1,725
General administrative expenses	1,141	932
Postage, stationery and printing	33,041	25,649
Advertising and website	469	872
Accountancy fees	247	890
	1,800	1,320
	<u>149,691</u>	<u>141,629</u>
Analysis by fund		
Unrestricted funds		
Restricted funds	149,350	141,173
	341	456
	<u>149,691</u>	<u>141,629</u>

7 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements		
Depreciation of owned tangible fixed assets	1,800	1,320
	542	724

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the entity during the year.

Travel / administration costs amounting to nil (2024 - £nil) were reimbursed to no (2024 - no) member/s of the management committee. Of this amount nil (2024 - £nil) was donated back to the centre as donations.

KERNOS CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	1	-
Employment costs	2025 £	2024 £
Wages and salaries	16,398	-
Other pension costs	178	-
	16,576	-

The charity uses outsourced counsellors and volunteers along with the Trustees giving their time free of charge.

10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

11 Tangible fixed assets

	Fixtures, fittings and equipment £
Cost	
At 1 October 2024	9,884
At 30 September 2025	9,884
Depreciation and impairment	
At 1 October 2024	7,726
Depreciation charged in the year	542
At 30 September 2025	8,268
Carrying amount	
At 30 September 2025	1,616
At 30 September 2024	2,159

KERNOS CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

12 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	-	45
Prepayments and accrued income	3,125	3,063
	<u>3,125</u>	<u>3,108</u>

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	5,113	6,687
Accruals and deferred income	3,296	1,955
	<u>8,409</u>	<u>8,642</u>

14 Retirement benefit schemes

Defined contribution schemes	2025 £	2024 £
Charge to profit or loss in respect of defined contribution schemes	178	-

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 October 2024 £	Incoming resources £	Resources expended £	Transfers £	At 30 September 2025 £
	7,714	78,366	(341)	(57,439)	28,300
	<u>7,714</u>	<u>78,366</u>	<u>(341)</u>	<u>(57,439)</u>	<u>28,300</u>
Previous year:	At 1 October 2023 £	Incoming resources £	Resources expended £	Transfers £	At 30 September 2024 £
	23,546	56,710	(456)	(72,086)	7,714
	<u>23,546</u>	<u>56,710</u>	<u>(456)</u>	<u>(72,086)</u>	<u>7,714</u>

KERNOS CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 October 2024	Incoming resources	Resources expended	Transfers	At 30 September 2025
	£	£	£	£	£
General funds	58,658	72,761	(149,350)	57,439	39,508
	<u>58,658</u>	<u>72,761</u>	<u>(149,350)</u>	<u>57,439</u>	<u>39,508</u>
Previous year:	At 1 October 2023	Incoming resources	Resources expended	Transfers	At 30 September 2024
	£	£	£	£	£
General funds	61,551	66,194	(141,173)	72,086	58,658
	<u>61,551</u>	<u>66,194</u>	<u>(141,173)</u>	<u>72,086</u>	<u>58,658</u>

17 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 30 September 2025:			
Tangible assets	599	1,017	1,616
Current assets/(liabilities)	38,909	27,283	66,192
	<u>39,508</u>	<u>28,300</u>	<u>67,808</u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 30 September 2024:			
Tangible assets	801	1,358	2,159
Current assets/(liabilities)	57,857	6,356	64,213
	<u>58,658</u>	<u>7,714</u>	<u>66,372</u>

KERNOS CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 SEPTEMBER 2025

18 Operating lease commitments

Lessee

At the reporting end date the entity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	9,600	9,600

19 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).