

REGISTERED COMPANY NUMBER: 05074677 (England and Wales)
REGISTERED CHARITY NUMBER: 1105473

Trustees' Report and
Financial Statements for the Year Ended 31 December 2021
for
Banners Gate Counselling Centre
(A Company Limited by Guarantee)

K L Whitehouse Associates Ltd
Chartered Management Accountants
23 Pilkington Avenue
Sutton Coldfield
West Midlands
B72 1LA

**Contents of the Financial Statements
for the Year Ended 31 December 2021**

	Page
Reference and Administrative Details	1
Trustees' Report	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7 to 8
Notes to the Financial Statements	9 to 14
Detailed Statement of Financial Activities	15

Banners Gate Counselling Centre

Reference and Administrative Details
for the Year Ended 31 December 2021

TRUSTEES

Mrs R Clackett
Dr J Cuthbert (resigned 11.8.21)
Ms G Aldous
Mr P Harborne
Mr B K Adams
Mrs H D Menniss

COMPANY SECRETARY

REGISTERED OFFICE

The Upper Room
St Michaels House
198 Boldmere Road
Sutton Coldfield
West Midlands
B73 5UE

**REGISTERED COMPANY
NUMBER**

05074677 (England and Wales)

**REGISTERED CHARITY
NUMBER**

1105473

INDEPENDENT EXAMINER

K L Whitehouse Associates Ltd
Chartered Management Accountants
23 Pilkington Avenue
Sutton Coldfield
West Midlands
B72 1LA

Trustees' Report
for the Year Ended 31 December 2021

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

OBJECTIVES AND ACTIVITIES

Objectives and aims

Banners Gate Counselling Centre aims to promote, safeguard and protect the mental health and well being of people through the provision of confidential counselling services to persons having difficulties in their personal lives whether through bereavement, marital difficulties, retirement, redundancies, stress or any other situation which gives rise to anxiety and stress.

We aim to promote and provide education and training for those involved in counselling and to advance education of the public in the part that counselling can play to increase the provision of counselling support to the bereaved and to those who are mentally, physically and socially disabled.

Banners Gate Counselling Centre serves adults in the local community by providing an accessible and affordable counselling service in a safe, confidential environment where people are genuinely accepted and their values respected. Individuals are encouraged to value themselves and are given the time and opportunity to make choices for a more satisfying and meaningful way of life.

Throughout the year the Trustee objectives were

- 1) To ensure that the Centre continued to provide its high standard of counselling within the community. This is evident through the provision of remote counselling when the pandemic forced us to regrettably close the Centre for face to face counselling
- 2) To ensure that the Centre has strong and robust finances. This has in part been achieved despite ending the year with a deficit. The finances have been regularly scrutinised throughout the year, savings made where possible and the Centre is financially secure to continue into 2021.

Trustees' Report
for the Year Ended 31 December 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

As the Pandemic was still ongoing,, 2021 continued with the majority of counselling being provided remotely.

The Trustees continued to meet on a regular basis ensuring that the Pandemic could be closely monitored and any necessary changes made without delay. During this time, the Trustees took the opportunity to review systems and procedures. subsequently with the voluntary support from an external person and a Trustee

- o The website was greatly improved and became more user friendly.
- o A client management system was set up to manage the waiting list.
- o G Drive was installed to support the counsellors with management of paperwork and enabling all staff to access Policies and Procedure.

Training was given and everything was in place by the end of the year and deemed to be a great improvement.

With the easing of the Pandemic, the centre re opened for face to face counselling at the start of July. A Risk assessment was completed and procedures agreed to ensure the health and safety for everyone attending the Centre. The transition from Remote to Face to Face counselling was a very gradual controlled process and by the end of the year the majority of counselling was F2F with just a few remote sessions.

The centre continued to offer support to Placement Counsellors from Universities and 4 were appointed. During the Year, 4 Receptionists stepped down due to a variety of reasons. Efforts were made to recruit replacements but this proved to be very challenging and volunteers are very welcome.

2 Qualified Counsellors also stepped down however we were pleased to welcome back a counsellor who had been with us before.

Joy Cuthbert, a Trustee, resigned due to relocating.

CLIENTS

During the year on average up to 48 clients were accessing counselling each month giving an average of 109 sessions being delivered each month and of these, 75% were female and 25% male.

The age groupings of our clients were,

18 - 40	21
41 - 60	26
61 - 80	7

6 were unknown. A large proportion of our clients were White British. Recommendations were from the healthcare profession, personal, website or were returning clients.

Trustees' Report
for the Year Ended 31 December 2021

FINANCIAL REVIEW

Financial position

The centre was successful in obtaining a grant of £7,500 from the National Lottery Community Fund due to a bid being put forward by 2 of the Trustees. The decision was taken to reimburse counsellors professional membership fees and insurance premiums but this would be reviewed annually.

A new 5 year lease was agreed with our Landlords.

The financial statement showed a surplus of £4,125 resulting from income of £30,695 and outgoings of £26,571.

Clients are given the information that we are a voluntary organisation. A Registration Fee of £10 and weekly contributions assist with our running costs of the centre. Those paying Tax were encouraged to Gift Aid their donation. The Centre is socially inclusive to all and no one is turned away because of an inability to pay.

Our income was generated from the significant Lottery Fund and a combination of registration fees, weekly contributions, Gift Aid, and a small amount of bank interest. We were also very grateful and appreciative to our local Churches for their donations and ongoing support.

The Trustees are extremely thankful to everyone who has given their support during an other challenging year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company is registered as a Charitable Company Limited by Guarantee and was set up by a Memorandum of Association on 16th March 2004 (Registered Charity Number: 1105473 - Company Number: 5074677)

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

In the event of the charitable company being wound up, the liability of the members is limited to £1.

The number of Trustees shall not be less than three but (unless otherwise determined by ordinary resolution) and shall not be subject to any maximum.

To appoint or elect a Trustee it is the management of the Company and the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association to make such appointments.

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

Approved by order of the board of trustees on 9 September 2022 and signed on its behalf by:

Mrs R Clackett - Trustee

**Independent Examiner's Report to the Trustees of
Banners Gate Counselling Centre (Registered number: 05074677)**

Independent examiner's report to the trustees of Banners Gate Counselling Centre ('the Company')

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Kevan Whitehouse
Chartered Institute of Management Accountants
K L Whitehouse Associates Ltd
Chartered Management Accountants
23 Pilkington Avenue
Sutton Coldfield
West Midlands
B72 1LA

9 September 2022

Banners Gate Counselling Centre**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 December 2021**

	Notes	Unrestricted fund £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	29,195	1,500	30,695	21,948
Investment income	3	1	-	1	15
Total		29,196	1,500	30,696	21,963
EXPENDITURE ON					
Raising funds					
Raising donations and legacies	4	25,341	1,230	26,571	26,444
		25,341	1,230	26,571	26,444
NET INCOME/(EXPENDITURE)		3,855	270	4,125	(4,481)
RECONCILIATION OF FUNDS					
Total funds brought forward		39,864	1,373	41,237	45,718
TOTAL FUNDS CARRIED FORWARD		43,719	1,643	45,362	41,237

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Balance Sheet
31 December 2021

	Notes	Unrestricted fund £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
CURRENT ASSETS					
Prepayments and accrued income		495	-	495	310
Cash at bank		44,640	1,643	46,283	42,088
		<u>45,135</u>	<u>1,643</u>	<u>46,778</u>	<u>42,398</u>
CREDITORS					
Amounts falling due within one year	8	(2)	-	(2)	-
NET CURRENT ASSETS		<u>45,133</u>	<u>1,643</u>	<u>46,776</u>	<u>42,398</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>45,133</u>	<u>1,643</u>	<u>46,776</u>	<u>42,398</u>
ACCRUALS AND DEFERRED INCOME	9	(1,414)	-	(1,414)	(1,161)
NET ASSETS		<u>43,719</u>	<u>1,643</u>	<u>45,362</u>	<u>41,237</u>
FUNDS	10				
Unrestricted funds:					
General fund				43,719	39,864
Restricted funds:					
Birmingham & Solihull Mental Care				682	682
Chair Lift				479	479
George Fentham				212	212
Lottery Grant for Communication Improvements				270	-
				<u>1,643</u>	<u>1,373</u>
TOTAL FUNDS				<u>45,362</u>	<u>41,237</u>

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

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

The trustees acknowledge their responsibilities for

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

Balance Sheet - continued

31 December 2021

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

The financial statements were approved by the Board of Trustees and authorised for issue on 9 September 2022 and were signed on its behalf by:

Mrs R Clackett - Trustee

Notes to the Financial Statements
for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

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

Fund accounting

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

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

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

2. DONATIONS AND LEGACIES

	31.12.21	31.12.20
	£	£
Gifts	1	1
Donations	18,715	14,438
Gift aid	4,081	2,934
Grants	7,500	4,115
Registration Fees	398	460
	30,695	21,948

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

	31.12.21	31.12.20
	£	£
Other grants	7,500	4,115

Banners Gate Counselling Centre

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

3. INVESTMENT INCOME

	31.12.21	31.12.20
	£	£
Deposit account interest	1	15

4. RAISING DONATIONS AND LEGACIES

	31.12.21	31.12.20
	£	£
Insurance	1,041	1,151
Light and heat	1,096	967
Telephone	2,747	2,701
Postage and stationery	66	10
Supervisors Fees	2,800	2,760
Establishment - Rent	14,621	14,929
Establishment - Rates	1,288	1,324
Travelling Expenses	283	252
Repairs & Maintenance	1,230	705
Subscriptions	369	369
Staff Welfare	20	-
Accountancy	858	868
Legal Costs	65	157
General Expenses	77	251
Support costs	10	-
	26,571	26,444

5. SUPPORT COSTS

	Finance
	£
Raising donations and legacies	10

6. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

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

7. PREVIOUS YEAR COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	21,948	-	21,948
Investment income	15	-	15
Total	21,963	-	21,963
EXPENDITURE ON			
Raising funds			
Raising donations and legacies	26,444	-	26,444
	26,444	-	26,444
NET INCOME/(EXPENDITURE)	(4,481)	-	(4,481)
RECONCILIATION OF FUNDS			
Total funds brought forward	44,345	1,373	45,718
TOTAL FUNDS CARRIED FORWARD	39,864	1,373	41,237

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21 £	31.12.20 £
Trade creditors	2	-

9. ACCRUALS AND DEFERRED INCOME

	31.12.21 £	31.12.20 £
Accruals and deferred income	1,414	1,161

Banners Gate Counselling Centre**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021****10. MOVEMENT IN FUNDS**

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	39,864	3,855	43,719
Restricted funds			
Birmingham & Solihull Mental Care	682	-	682
Chair Lift	479	-	479
George Fentham	212	-	212
Lottery Grant for Communication Improvements	-	270	270
	1,373	270	1,643
TOTAL FUNDS	41,237	4,125	45,362

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	29,196	(25,341)	3,855
Restricted funds			
Lottery Grant for Communication Improvements	1,500	(1,230)	270
TOTAL FUNDS	30,696	(26,571)	4,125

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	44,345	(4,481)	39,864
Restricted funds			
Birmingham & Solihull Mental Care	682	-	682
Chair Lift	479	-	479
George Fentham	212	-	212
	1,373	-	1,373
TOTAL FUNDS	45,718	(4,481)	41,237

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021****10. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	21,963	(26,444)	(4,481)
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>21,963</u>	<u>(26,444)</u>	<u>(4,481)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	44,345	(626)	43,719
Restricted funds			
Birmingham & Solihull Mental Care	682	-	682
Chair Lift	479	-	479
George Fentham	212	-	212
Lottery Grant for Communication Improvements	-	270	270
	<hr/>	<hr/>	<hr/>
	1,373	270	1,643
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>45,718</u>	<u>(356)</u>	<u>45,362</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	51,159	(51,785)	(626)
Restricted funds			
Lottery Grant for Communication Improvements	1,500	(1,230)	270
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>52,659</u>	<u>(53,015)</u>	<u>(356)</u>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

Banners Gate Counselling Centre**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	31.12.21 £	31.12.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	1	1
Donations	18,715	14,438
Gift aid	4,081	2,934
Grants	7,500	4,115
Registration Fees	398	460
	<hr/>	<hr/>
	30,695	21,948
Investment income		
Deposit account interest	1	15
	<hr/>	<hr/>
Total incoming resources	30,696	21,963
EXPENDITURE		
Raising donations and legacies		
Insurance	1,041	1,151
Light and heat	1,096	967
Telephone	2,747	2,701
Postage and stationery	66	10
Supervisors Fees	2,800	2,760
Establishment - Rent	14,621	14,929
Establishment - Rates	1,288	1,324
Travelling Expenses	283	252
Repairs & Maintenance	1,230	705
Subscriptions	369	369
Staff Welfare	20	-
Accountancy	858	868
Legal Costs	65	157
General Expenses	77	251
	<hr/>	<hr/>
	26,561	26,444
Support costs		
Finance		
Bank charges	10	-
	<hr/>	<hr/>
Total resources expended	26,571	26,444
	<hr/>	<hr/>
Net income/(expenditure)	4,125	(4,481)
	<hr/>	<hr/>

This page does not form part of the statutory financial statements