

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

Trustees' Report and
Financial Statements for the Year Ended 31 December 2022
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

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for the Year Ended 31 December 2022

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Banners Gate Counselling Centre

Reference and Administrative Details
for the Year Ended 31 December 2022

TRUSTEES

Mrs R Clackett
Ms G Aldous
Mr P Harborne
Mr B K Adams
Mrs H D Menniss
Mrs C Tullet (appointed 14.9.22)

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 2022

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 2022. 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. Remote counselling capability remains an option where circumstances preclude 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 2023.

Trustees' Report
for the Year Ended 31 December 2022

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Throughout 2022, the Trustees met on a regular basis and have ensured that the mission statement continued to be upheld.

At the start of the year Mr B K Adams (Trustee and Treasurer) advised the Board of Trustees that he would be stepping down from that position as soon as a replacement could be found. We extend our thanks to him for the commitment he has made and the excellent work that he has done whilst being Treasurer. We are very pleased that he is continuing to be a Trustee and the centre values the knowledge and support that he gives. The Board of Trustees are delighted to welcome Rob Hoverd to role of Treasurer (without Trustee responsibility) and Carolyn Tullett as a Trustee. As Chair of the Trustees, I greatly appreciate and am very thankful for all of the support that the Trustees give in whatever capacity to the centre.

During the year, four counsellors left and four placement counsellors were appointed giving a final total of 18 counsellors at the end of the financial year. There continued to be a need to recruit more receptionists and although by the end of the year the number remained at 7 we remain optimistic of increasing this in the new financial year.

The Trustees value greatly the time and work that all our volunteers give to the centre as without them affordable counselling could not be offered to those with a need in the community. A heartfelt thank you to all of them.

CLIENTS

During the year, 139 different clients accessed counselling at the centre, as follows.

| | | | |
|-----------|---------|--------|-----|
| Gender | 41 | Male | 29% |
| | 98 | Female | 71% |
| Age Range | 18-40 | 48 | 35% |
| | 41-60 | 56 | 39% |
| | 61+ | 30 | 22% |
| | Unknown | 5 | 4% |

The majority of clients were White British and accounted for 81% of the total for the year.

The remainder comprised of clients from 6 different ethnicity's. Clients knowledge of the centre comes from the following different sources -

| | | |
|-------------------------|----|-----|
| Personal recommendation | 47 | 34% |
| Returning client | 37 | 27% |
| Web site | 24 | 17% |
| Mental health | 16 | 12% |
| GP | 11 | 8% |
| Other | 4 | 2% |

Trustees' Report
for the Year Ended 31 December 2022

FINANCIAL REVIEW

Financial position

Clients are provided with the circumstances that Banners Gate Counselling Centre is a voluntary organisation. They are asked for a Registration fee of £10 and weekly contributions based upon their ability to pay to assist with our running costs. Guidelines are given and those paying Tax are encouraged to Gift Aid their donation. We are socially inclusive to all and no one is turned away because of an inability to pay.

Our income is mainly generated from a combination of registration fees, weekly contributions, Gift Aid, and a small amount of bank interest. We are also very grateful to our local Churches for their donations and ongoing support.

The Trustees are very aware of the deficit for the year which highlights the impact of planned spend to improve facilities and services which will serve to reduce the centres cash reserves.

The improvements comprise -

- Equipment/repairs to the centre which included decoration (in line with our lease agreement.)
- Re-upholstery of chairs.
- The payment of counsellor's professional fees
- Travel expenses

Finances will be closely monitored during 2023 and decisions will be taken when deemed necessary.

The Trustees thank all those who give support to the centre and especially our volunteers who with the variety of skills and professionalism are invaluable in ensuring that the centre continues to deliver a high level of service within the community,

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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 14 September 2023 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 2022.

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

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

14 September 2023

Banners Gate Counselling Centre**Statement of Financial Activities****(Incorporating an Income and Expenditure Account)
for the Year Ended 31 December 2022**

| | Notes | Unrestricted fund £ | Restricted funds £ | 31.12.22 Total funds £ | 31.12.21 Total funds £ |
|------------------------------------|-------|---------------------------|--------------------------|---------------------------------|---------------------------------|
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | 2 | 28,424 | - | 28,424 | 30,695 |
| Investment income | 3 | 20 | - | 20 | 1 |
| Total | | 28,444 | - | 28,444 | 30,696 |
| EXPENDITURE ON | | | | | |
| Raising funds | | | | | |
| Raising donations and legacies | 4 | 36,974 | - | 36,974 | 26,571 |
| | | 36,974 | - | 36,974 | 26,571 |
| NET INCOME/(EXPENDITURE) | | (8,530) | - | (8,530) | 4,125 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 43,719 | 1,643 | 45,362 | 41,237 |
| TOTAL FUNDS CARRIED FORWARD | | 35,189 | 1,643 | 36,832 | 45,362 |

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Balance Sheet
31 December 2022

| | Notes | Unrestricted fund £ | Restricted funds £ | 31.12.22 Total funds £ | 31.12.21 Total funds £ |
|--|-------|---------------------------|--------------------------|---------------------------------|---------------------------------|
| CURRENT ASSETS | | | | | |
| Prepayments and accrued income | | 78 | - | 78 | 495 |
| Cash at bank | | 39,036 | 1,643 | 40,679 | 46,283 |
| | | <u>39,114</u> | <u>1,643</u> | <u>40,757</u> | <u>46,778</u> |
| NET CURRENT ASSETS | | <u>39,114</u> | <u>1,643</u> | <u>40,757</u> | <u>46,778</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>39,114</u> | <u>1,643</u> | <u>40,757</u> | <u>46,778</u> |
| ACCRUALS AND DEFERRED INCOME | 8 | (3,925) | - | (3,925) | (1,416) |
| NET ASSETS | | <u>35,189</u> | <u>1,643</u> | <u>36,832</u> | <u>45,362</u> |
| FUNDS | 9 | | | | |
| Unrestricted funds: | | | | | |
| General fund | | | | 35,189 | 43,719 |
| Restricted funds: | | | | | |
| Birmingham & Solihull Mental Care | | | | 682 | 682 |
| Chair Lift | | | | 479 | 479 |
| George Fentham | | | | 212 | 212 |
| Lottery Grant for Communication | | | | 270 | 270 |
| Improvements | | | | | |
| | | | | <u>1,643</u> | <u>1,643</u> |
| TOTAL FUNDS | | | | <u>36,832</u> | <u>45,362</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 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 2022

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 14 September 2023 and were signed on its behalf by:

Mrs R Clackett - Trustee

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

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

| | 31.12.22 | 31.12.21 |
|-------------------|-----------------|-----------------|
| | £ | £ |
| Gifts | 3 | 1 |
| Donations | 21,717 | 18,715 |
| Gift aid | 5,864 | 4,081 |
| Grants | - | 7,500 |
| Registration Fees | 840 | 398 |
| | 28,424 | 30,695 |

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

| | 31.12.22 | 31.12.21 |
|--------------|-----------------|-----------------|
| | £ | £ |
| Other grants | - | 7,500 |

Banners Gate Counselling Centre

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

3. INVESTMENT INCOME

| | 31.12.22 | 31.12.21 |
|--------------------------|-----------------|----------|
| | £ | £ |
| Deposit account interest | 20 | 1 |

4. RAISING DONATIONS AND LEGACIES

| | 31.12.22 | 31.12.21 |
|------------------------|-----------------|----------|
| | £ | £ |
| Insurance | 1,240 | 1,041 |
| Light and heat | 3,055 | 1,096 |
| Telephone | 3,162 | 2,747 |
| Postage and stationery | 28 | 66 |
| Supervisors Fees | 4,033 | 2,800 |
| Establishment - Rent | 15,896 | 14,621 |
| Establishment - Rates | 1,547 | 1,288 |
| Travelling Expenses | 2,363 | 283 |
| Repairs & Maintenance | 3,553 | 1,230 |
| Subscriptions | 622 | 369 |
| Staff Welfare | - | 20 |
| Accountancy | 780 | 858 |
| Legal Costs | 472 | 65 |
| General Expenses | 71 | 77 |
| Support costs | 152 | 10 |
| | 36,974 | 26,571 |

5. SUPPORT COSTS

| | Finance £ |
|--------------------------------|--------------|
| Raising donations and legacies | 152 |

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

7. PREVIOUS YEAR COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted fund £ | Restricted funds £ | Total funds £ |
|------------------------------------|---------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 29,195 | 1,500 | 30,695 |
| Investment income | 1 | - | 1 |
| Total | <u>29,196</u> | <u>1,500</u> | <u>30,696</u> |
| EXPENDITURE ON | | | |
| Raising funds | | | |
| Raising donations and legacies | 25,341 | 1,230 | 26,571 |
| | <u>25,341</u> | <u>1,230</u> | <u>26,571</u> |
| NET INCOME | 3,855 | 270 | 4,125 |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | 39,864 | 1,373 | 41,237 |
| TOTAL FUNDS CARRIED FORWARD | <u>43,719</u> | <u>1,643</u> | <u>45,362</u> |

8. ACCRUALS AND DEFERRED INCOME

| | 31.12.22 £ | 31.12.21 £ |
|------------------------------|----------------------|---------------|
| Accruals and deferred income | <u>3,925</u> | <u>1,416</u> |

9. MOVEMENT IN FUNDS

| | At 1.1.22 £ | Net movement in funds £ | At 31.12.22 £ |
|---|----------------------|----------------------------------|----------------------|
| Unrestricted funds | | | |
| General fund | 43,719 | (8,530) | 35,189 |
| Restricted funds | | | |
| Birmingham & Solihull Mental Care | 682 | - | 682 |
| Chair Lift | 479 | - | 479 |
| George Fentham | 212 | - | 212 |
| Lottery Grant for Communication Improvements | 270 | - | 270 |
| | <u>1,643</u> | <u>-</u> | <u>1,643</u> |
| TOTAL FUNDS | <u>45,362</u> | <u>(8,530)</u> | <u>36,832</u> |

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022****9. MOVEMENT IN FUNDS - continued**

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

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 28,444 | (36,974) | (8,530) |
| TOTAL FUNDS | 28,444 | (36,974) | (8,530) |

Comparatives for 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 |

Comparative 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 |

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**9. MOVEMENT IN FUNDS - continued**

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

| | At 1.1.21 £ | Net movement in funds £ | At 31.12.22 £ |
|---|----------------|----------------------------------|---------------------|
| Unrestricted funds | | | |
| General fund | 39,864 | (4,675) | 35,189 |
| Restricted funds | | | |
| Birmingham & Solihull Mental Care | 682 | - | 682 |
| Chair Lift | 479 | - | 479 |
| George Fentham | 212 | - | 212 |
| Lottery Grant for Communication Improvements | - | 270 | 270 |
| | <u>1,373</u> | <u>270</u> | <u>1,643</u> |
| TOTAL FUNDS | <u>41,237</u> | <u>(4,405)</u> | <u>36,832</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 | 57,640 | (62,315) | (4,675) |
| Restricted funds | | | |
| Lottery Grant for Communication Improvements | 1,500 | (1,230) | 270 |
| | <u>59,140</u> | <u>(63,545)</u> | <u>(4,405)</u> |
| TOTAL FUNDS | <u>59,140</u> | <u>(63,545)</u> | <u>(4,405)</u> |

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

Banners Gate Counselling Centre**Detailed Statement of Financial Activities**
for the Year Ended 31 December 2022

| | 31.12.22 £ | 31.12.21 £ |
|---------------------------------------|---------------|---------------|
| INCOME AND ENDOWMENTS | | |
| Donations and legacies | | |
| Gifts | 3 | 1 |
| Donations | 21,717 | 18,715 |
| Gift aid | 5,864 | 4,081 |
| Grants | - | 7,500 |
| Registration Fees | 840 | 398 |
| | <hr/> | <hr/> |
| | 28,424 | 30,695 |
| Investment income | | |
| Deposit account interest | 20 | 1 |
| | <hr/> | <hr/> |
| Total incoming resources | 28,444 | 30,696 |
| EXPENDITURE | | |
| Raising donations and legacies | | |
| Insurance | 1,240 | 1,041 |
| Light and heat | 3,055 | 1,096 |
| Telephone | 3,162 | 2,747 |
| Postage and stationery | 28 | 66 |
| Supervisors Fees | 4,033 | 2,800 |
| Establishment - Rent | 15,896 | 14,621 |
| Establishment - Rates | 1,547 | 1,288 |
| Travelling Expenses | 2,363 | 283 |
| Repairs & Maintenance | 3,553 | 1,230 |
| Subscriptions | 622 | 369 |
| Staff Welfare | - | 20 |
| Accountancy | 780 | 858 |
| Legal Costs | 472 | 65 |
| General Expenses | 71 | 77 |
| | <hr/> | <hr/> |
| | 36,822 | 26,561 |
| Support costs | | |
| Finance | | |
| Bank charges | 152 | 10 |
| | <hr/> | <hr/> |
| Total resources expended | 36,974 | 26,571 |
| | <hr/> | <hr/> |
| Net (expenditure)/income | (8,530) | 4,125 |
| | <hr/> | <hr/> |

This page does not form part of the statutory financial statements