

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

Trustees' Report and
Financial Statements for the Year Ended 31 December 2023
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 2023**

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Banners Gate Counselling Centre

Reference and Administrative Details
for the Year Ended 31 December 2023

TRUSTEES

Mrs R Clackett
Ms G Aldous
Mr P Harborne
Mr B K Adams
Mrs H D Menniss
Mrs C Tullet (resigned 8.1.24)
Mr R G Hoverd (appointed 27.11.23)

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 2023

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 2023. 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 feedback provided by clients after their final counselling session.
- 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 2024.

Trustees' Report
for the Year Ended 31 December 2023

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Throughout 2023, the Trustees met on a regular basis and have ensured that the mission statement continued to be upheld.

Carolyn Tullet stepped down as a Trustee on the 27th November 2023 and we extend our thanks to her for the commitment she has made.

The Board of Trustees are delighted to welcome Rob Hoverd to role of Treasurer and Trustee who was appointed on the 8th January 2024.

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. Without them, affordable counselling could not be offered to those in need within the community.

During the year, 8 counsellors left and 6 joined which included 2 qualified counsellors giving a total of 16. In addition, 1 new receptionist was appointed taking the total to 8.

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, 152 different clients attended counselling at the centre, of those 71% were female and 29% were male with age ranges as follows;

Age Range	18-40	31%
	41-60	49%
	61+	20%

The majority of clients were White British - 85%, with the remainder comprised of clients from 7 other ethnic groups.

Clients knowledge of the centre comes from the following different sources -

Personal recommendation	36%
Returning client	35%
Web site	13%
Mental health & GP	10%
Other professional	4%
Other	2%

Trustees' Report
for the Year Ended 31 December 2023

FINANCIAL REVIEW

Financial position

Clients are provided with the circumstances that Banners Gate Counselling Centre is a charity and 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 and also for a generous donation in memory of Stella Fairbank, who was a founder member of Banners Gate Counselling Centre.

The Trustees are very aware of the deficit for the year which highlights the impact of spend to improve communications and reduce costs in this area. The Trustees are also exploring how the center may be able to generate further funding if deemed necessary to alleviate any further deficit. Finances will be closely monitored during 2024 and decisions will be taken when deemed appropriate

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,

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 23 July 2024 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 2023.

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

23 July 2024

Banners Gate Counselling Centre

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 December 2023

	Notes	Unrestricted fund £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	31,134	-	31,134	28,424
Investment income	3	354	-	354	20
Total		31,488	-	31,488	28,444
EXPENDITURE ON					
Raising funds					
Raising donations and legacies	4	32,342	-	32,342	36,974
		32,342	-	32,342	36,974
NET INCOME/(EXPENDITURE)		(854)	-	(854)	(8,530)
Transfers between funds	9	1,164	(1,164)	-	-
Net movement in funds		310	(1,164)	(854)	(8,530)
RECONCILIATION OF FUNDS					
Total funds brought forward		35,189	1,643	36,832	45,362
TOTAL FUNDS CARRIED FORWARD		35,499	479	35,978	36,832

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Balance Sheet
31 December 2023

	Notes	Unrestricted fund £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
CURRENT ASSETS					
Prepayments and accrued income		375	-	375	78
Cash at bank		37,280	479	37,759	40,679
		<u>37,655</u>	<u>479</u>	<u>38,134</u>	<u>40,757</u>
NET CURRENT ASSETS		<u>37,655</u>	<u>479</u>	<u>38,134</u>	<u>40,757</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		37,655	479	38,134	40,757
ACCRUALS AND DEFERRED INCOME	8	(2,156)	-	(2,156)	(3,925)
NET ASSETS		<u>35,499</u>	<u>479</u>	<u>35,978</u>	<u>36,832</u>
FUNDS	9				
Unrestricted funds:					
General fund				35,499	35,189
Restricted funds:					
Birmingham & Solihull Mental Care				-	682
Chair Lift				479	479
George Fentham				-	212
Lottery Grant for Communication Improvements				-	270
				<u>479</u>	<u>1,643</u>
TOTAL FUNDS				<u>35,978</u>	<u>36,832</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 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 2023

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 23 July 2024 and were signed on its behalf by:

Mrs R Clackett - Trustee

Notes to the Financial Statements
for the Year Ended 31 December 2023

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

	31.12.23	31.12.22
	£	£
Donations	22,950	21,720
Gift aid	4,834	5,864
Grants	2,500	-
Registration Fees	850	840
	<u>31,134</u>	<u>28,424</u>

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

	31.12.23	31.12.22
	£	£
Other grants	<u>2,500</u>	<u>-</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

3. INVESTMENT INCOME

	31.12.23	31.12.22
	£	£
Deposit account interest	<u>354</u>	<u>20</u>

4. RAISING DONATIONS AND LEGACIES

	31.12.23	31.12.22
	£	£
Insurance	864	1,240
Light and heat	496	3,055
Telephone	2,763	3,162
Postage and stationery	451	28
Supervisors Fees	5,476	4,033
Establishment - Rent	16,530	15,896
Establishment - Rates	1,116	1,547
Travelling Expenses	1,976	2,363
Repairs & Maintenance	1,158	3,553
Subscriptions	57	622
Accountancy	780	780
Legal Costs	225	472
General Expenses	321	71
Support costs	129	152
	<u>32,342</u>	<u>36,974</u>

5. SUPPORT COSTS

	Finance £
Raising donations and legacies	<u>129</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor 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	28,424	-	28,424
Investment income	<u>20</u>	<u>-</u>	<u>20</u>
Total	<u>28,444</u>	<u>-</u>	<u>28,444</u>
EXPENDITURE ON			
Raising funds			
Raising donations and legacies	36,974	-	36,974

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

7. PREVIOUS YEAR COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
	36,974	-	36,974
NET INCOME/(EXPENDITURE)	(8,530)	-	(8,530)
RECONCILIATION OF FUNDS			
Total funds brought forward	43,719	1,643	45,362
TOTAL FUNDS CARRIED FORWARD	35,189	1,643	36,832

8. ACCRUALS AND DEFERRED INCOME

	31.12.23 £	31.12.22 £
Accruals and deferred income	2,156	3,925

9. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	35,189	(854)	1,164	35,499
Restricted funds				
Birmingham & Solihull Mental Care	682	-	(682)	-
Chair Lift	479	-	-	479
George Fentham	212	-	(212)	-
Lottery Grant for Communication Improvements	270	-	(270)	-
	1,643	-	(1,164)	479
TOTAL FUNDS	36,832	(854)	-	35,978

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	31,488	(32,342)	(854)
TOTAL FUNDS	31,488	(32,342)	(854)

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

9. MOVEMENT IN FUNDS - continued

Comparatives for 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>

Comparative 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	<u>28,444</u>	<u>(36,974)</u>	<u>(8,530)</u>

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

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	43,719	(9,384)	1,164	35,499
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>(1,164)</u>	<u>479</u>
TOTAL FUNDS	<u>45,362</u>	<u>(9,384)</u>	<u>-</u>	<u>35,978</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

9. MOVEMENT IN FUNDS - continued

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	59,932	(69,316)	(9,384)
TOTAL FUNDS	<u>59,932</u>	<u>(69,316)</u>	<u>(9,384)</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

Banners Gate Counselling Centre**Detailed Statement of Financial Activities**
for the Year Ended 31 December 2023

	31.12.23 £	31.12.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	22,950	21,720
Gift aid	4,834	5,864
Grants	2,500	-
Registration Fees	850	840
	31,134	28,424
Investment income		
Deposit account interest	354	20
Total incoming resources	31,488	28,444
EXPENDITURE		
Raising donations and legacies		
Insurance	864	1,240
Light and heat	496	3,055
Telephone	2,763	3,162
Postage and stationery	451	28
Supervisors Fees	5,476	4,033
Establishment - Rent	16,530	15,896
Establishment - Rates	1,116	1,547
Travelling Expenses	1,976	2,363
Repairs & Maintenance	1,158	3,553
Subscriptions	57	622
Accountancy	780	780
Legal Costs	225	472
General Expenses	321	71
	32,213	36,822
Support costs		
Finance		
Bank charges	129	152
Total resources expended	32,342	36,974
Net expenditure	(854)	(8,530)

This page does not form part of the statutory financial statements