

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

**Trustees' Report and**  
**Financial Statements for the Year Ended 31 December 2024**  
**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 2024**

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**Banners Gate Counselling Centre**

**Reference and Administrative Details**  
**for the Year Ended 31 December 2024**

**TRUSTEES**

Mrs R Clackett  
Ms G Aldous (resigned 9.12.24)  
Mr P Harborne  
Mr B K Adams (resigned 9.12.24)  
Mrs H D Menniss  
Mr R G Hoverd  
C Tullett (resigned 8.1.24)  
F C Lumley (appointed 9.12.24)

**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 2024**

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 2024. 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 2025.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

Throughout 2024, the Trustees met on a regular basis and have ensured that the mission statement continued to be upheld.

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, 5 counsellors left and 5 joined giving a total of 14. In addition, 1 new receptionist was appointed taking the total to 9.

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, 130 different clients attended counselling at the centre, of those 76% were female and 24% were male with age ranges as follows;

Age Range	18-40	32%
	41-60	46%
	61+	22%

The majority of clients were White British - 90%, with the remainder comprised of clients from 7 other ethnic groups.

**Trustees' Report**  
**for the Year Ended 31 December 2024**

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

Personal recommendation	29%
Returning client	36%
Web site	12%
Professional referral	18%
Other	5%

**OUTCOMES**

31 clients ended with sufficient data to calculate clinical outcomes, which are as follows:

Fully recovered	52%
Reliable improvement	26%
No reliable change	22%

This compares satisfactorily with the NHS IAPT recovery standard of 50%.

**FINANCIAL REVIEW**

**Financial position**

Clients are provided with the information that Banners Gate Counselling Centre is a charity and a voluntary organisation. They are asked for a Registration fee of £20 and weekly contributions based upon their ability to contribute, to a maximum of £20. Guidelines are given and all contributions greatly assist the Centre with its running costs. Those clients who pay 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 largely generated from a combination of registration fees, weekly contributions, Gift Aid, and a small amount of interest from a Bank deposit account. We are extremely grateful to a small number of local Churches for their ongoing donations and on occasion to a member of the public who may have cause to support us through a bequest.

Being aware of the deficit, the Trustees will closely monitor finances during 2025, and decisions will be taken when deemed appropriate to maintain the healthy finances of the Centre.

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 7 July 2025 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 2024.

**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

7 July 2025

**Banners Gate Counselling Centre****Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31 December 2024**

	Notes	Unrestricted fund £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	27,512	-	27,512	31,134
Investment income	3	392	-	392	354
<b>Total</b>		<b>27,904</b>	<b>-</b>	<b>27,904</b>	<b>31,488</b>
<b>EXPENDITURE ON</b>					
<b>Raising funds</b>					
Raising donations and legacies	4	30,683	-	30,683	32,342
		30,683	-	30,683	32,342
<b>NET INCOME/(EXPENDITURE)</b>					
		(2,779)	-	(2,779)	(854)
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		35,499	479	35,978	36,832
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>32,720</b>	<b>479</b>	<b>33,199</b>	<b>35,978</b>

**CONTINUING OPERATIONS**

All income and expenditure has arisen from continuing activities.

**Banners Gate Counselling Centre (Registered number: 05074677)**

**Balance Sheet**  
**31 December 2024**

	Notes	Unrestricted fund £	Restricted funds £	31.12.24 <b>Total funds £</b>	31.12.23 Total funds £
<b>CURRENT ASSETS</b>					
Prepayments and accrued income		-	-	-	375
Cash at bank		<u>34,262</u>	<u>479</u>	<u>34,741</u>	<u>37,759</u>
		<u>34,262</u>	<u>479</u>	<u>34,741</u>	38,134
<b>NET CURRENT ASSETS</b>		<u>34,262</u>	<u>479</u>	<u>34,741</u>	<u>38,134</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>34,262</u>	<u>479</u>	<u>34,741</u>	38,134
<b>ACCRUALS AND DEFERRED INCOME</b>	8	<u>(1,542)</u>	-	<u>(1,542)</u>	<u>(2,156)</u>
<b>NET ASSETS</b>		<u>32,720</u>	<u>479</u>	<u>33,199</u>	<u>35,978</u>
<b>FUNDS</b>	9				
Unrestricted funds:					
General fund				<u>32,720</u>	35,499
Restricted funds:					
Chair Lift				<u>479</u>	<u>479</u>
<b>TOTAL FUNDS</b>				<u>33,199</u>	<u>35,978</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 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.

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 7 July 2025 and were signed on its behalf by:

Mrs R Clackett - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements**  
**for the Year Ended 31 December 2024**

**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**

	<b>31.12.24</b>	31.12.23
	£	£
Donations	<b>21,609</b>	22,950
Gift aid	<b>4,479</b>	4,834
Grants	-	2,500
Registration Fees	<b><u>1,424</u></b>	<u>850</u>
	<b><u>27,512</u></b>	<u>31,134</u>

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

	<b>31.12.24</b>	31.12.23
	£	£
Other grants	<b><u>-</u></b>	<u>2,500</u>

**Banners Gate Counselling Centre**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**3. INVESTMENT INCOME**

	<b>31.12.24</b>	31.12.23
	<b>£</b>	£
Deposit account interest	<b><u>392</u></b>	<u>354</u>

**4. RAISING DONATIONS AND LEGACIES**

	<b>31.12.24</b>	31.12.23
	<b>£</b>	£
Insurance	<b>1,203</b>	864
Light and heat	<b>1,611</b>	496
Telephone	<b>1,745</b>	2,763
Postage and stationery	<b>10</b>	451
Supervisors Fees	<b>2,837</b>	5,476
Establishment - Rent	<b>15,375</b>	16,530
Establishment - Rates	<b>2,442</b>	1,116
Travelling Expenses	<b>1,261</b>	1,976
Repairs & Maintenance	<b>674</b>	1,158
Subscriptions	<b>292</b>	57
Refreshments	<b>80</b>	-
Accountancy	<b>840</b>	780
Reimbursement to Counsellors	<b>1,340</b>	225
General Expenses	<b>948</b>	321
Support costs	<b><u>25</u></b>	<u>129</u>
	<b><u>30,683</u></b>	<u>32,342</u>

**5. SUPPORT COSTS**

	Finance
	£
Raising donations and legacies	<b><u>25</u></b>

**6. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024**

**7. PREVIOUS YEAR COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	31,134	-	31,134
Investment income	<u>354</u>	<u>-</u>	<u>354</u>
<b>Total</b>	<u>31,488</u>	<u>-</u>	<u>31,488</u>
 <b>EXPENDITURE ON</b>			
<b>Raising funds</b>			
Raising donations and legacies	<u>32,342</u>	<u>-</u>	<u>32,342</u>
	32,342	-	32,342
	<u>          </u>	<u>          </u>	<u>          </u>
 <b>NET INCOME/(EXPENDITURE)</b>	(854)	-	(854)
<b>Transfers between funds</b>	<u>1,164</u>	<u>(1,164)</u>	<u>-</u>
<b>Net movement in funds</b>	310	(1,164)	(854)
 <b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	<u>35,189</u>	<u>1,643</u>	<u>36,832</u>
 <b>TOTAL FUNDS CARRIED FORWARD</b>	<u>35,499</u>	<u>479</u>	<u>35,978</u>

**8. ACCRUALS AND DEFERRED INCOME**

	<b>31.12.24</b>	<b>31.12.23</b>
	<b>£</b>	<b>£</b>
Accruals and deferred income	<u><b>1,542</b></u>	<u><b>2,156</b></u>

**9. MOVEMENT IN FUNDS**

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	<b>35,499</b>	<b>(2,779)</b>	<b>32,720</b>
 <b>Restricted funds</b>			
Chair Lift	<b>479</b>	<b>-</b>	<b>479</b>
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u><b>35,978</b></u>	<u><b>(2,779)</b></u>	<u><b>33,199</b></u>

**Banners Gate Counselling Centre****Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024****9. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	<b>27,904</b>	<b>(30,683)</b>	<b>(2,779)</b>
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<b><u>27,904</u></b>	<b><u>(30,683)</u></b>	<b><u>(2,779)</u></b>

**Comparatives for movement in funds**

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

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	31,488	(32,342)	(854)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<b><u>31,488</u></b>	<b><u>(32,342)</u></b>	<b><u>(854)</u></b>

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 December 2024****9. MOVEMENT IN FUNDS - continued**

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

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
<b>Unrestricted funds</b>				
General fund	35,189	(3,633)	1,164	32,720
<b>Restricted funds</b>				
Birmingham & Solihull Mental Care	682	-	(682)	-
Chair Lift	479	-	-	479
George Fentham	212	-	(212)	-
Lottery Grant for Communication Improvements	<u>270</u>	<u>-</u>	<u>(270)</u>	<u>-</u>
	<u>1,643</u>	<u>-</u>	<u>(1,164)</u>	<u>479</u>
<b>TOTAL FUNDS</b>	<u><u>36,832</u></u>	<u><u>(3,633)</u></u>	<u><u>-</u></u>	<u><u>33,199</u></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 £
<b>Unrestricted funds</b>			
General fund	59,392	(63,025)	(3,633)
	<u>59,392</u>	<u>(63,025)</u>	<u>(3,633)</u>
<b>TOTAL FUNDS</b>	<u><u>59,392</u></u>	<u><u>(63,025)</u></u>	<u><u>(3,633)</u></u>

**10. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2024.

**Banners Gate Counselling Centre****Detailed Statement of Financial Activities**  
**for the Year Ended 31 December 2024**

	31.12.24 £	31.12.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	21,609	22,950
Gift aid	4,479	4,834
Grants	-	2,500
Registration Fees	<u>1,424</u>	<u>850</u>
	27,512	31,134
<b>Investment income</b>		
Deposit account interest	<u>392</u>	<u>354</u>
<b>Total incoming resources</b>	27,904	31,488
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Insurance	1,203	864
Light and heat	1,611	496
Telephone	1,745	2,763
Postage and stationery	10	451
Supervisors Fees	2,837	5,476
Establishment - Rent	15,375	16,530
Establishment - Rates	2,442	1,116
Travelling Expenses	1,261	1,976
Repairs & Maintenance	674	1,158
Subscriptions	292	57
Refreshments	80	-
Accountancy	840	780
Reimbursement to Counsellors	1,340	225
General Expenses	<u>948</u>	<u>321</u>
	30,658	32,213
<b>Support costs</b>		
<b>Finance</b>		
Bank charges	<u>25</u>	<u>129</u>
Total resources expended	<u>30,683</u>	<u>32,342</u>
<b>Net expenditure</b>	<u>(2,779)</u>	<u>(854)</u>

This page does not form part of the statutory financial statements