
AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

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The following pages do not form part of the statutory financial statements:

Charity Detailed Income and Expenditure Account and Summaries

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025

Trustees

D Allum
Dr D Barker (deceased 6 August 2025)
Rev A Caw (resigned 5 December 2024)
M P Callow
S R Everitt
R J Walters
J M Walters
B Collins

Company registered number

05785768

Charity registered number

1118296

Registered office

St John's House
St John's Road
Epping
Essex
CM16 5DN

Accountants

Haslers
Chartered Accountants
Old Station Road
Loughton
Essex
IG10 4PL

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the financial statements of the Company for the 1 April 2024 to 31 March 2025. The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

The charities objectives are the preservation and protection of the good mental and physical health of families and individuals through the provision of support and counselling services in accordance with Christian principles.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Achievements and performance

a. Main achievements of the Company

In 2024-25 the charity was able to expand its operations from eighteen to twenty-one sessions of counselling offered weekly at The Box, Epping, Hazelwood Children's Centre, Waltham Abbey, the Chigwell Parish Community Hub, and in addition at Oakwood Hill Community Hub, Loughton. In this way the charity continued to meet enquiries from all parts of the Epping Forest District. The increased demand for the service due to heightened mental health issues caused by the on-going cost-of-living crisis has continued. The service is evaluated regularly and clients continue to demonstrate a high level of satisfaction in the feedback forms they have completed.

Financial review

a. Finance

The charity exists to offer counselling to those who cannot afford full counsellor fees. The operation is funded by investment interest and donations from clients and grant funding. These limited funds are carefully managed. Costs have been kept to a minimum, and new savings and sources of income are regularly sought.

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management

a. Governing document

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.

Approved by order of the members of the board of Trustees on 4 December 2025 and signed on their behalf by:

J M Walters
(Chair of Trustees)

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 4 December 2025 and signed on its behalf by:

J M Walters
(Chair of Trustees)

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

ACCOUNTANTS' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

Accountants' Report to the Members on the preparation of the unaudited accounts of Affordable Counselling Epping Forest for the year ended 31 March 2025

In order to assist you to fulfil your duties under the Charities Act 2011 we have prepared for your approval the accounts of Affordable Counselling Epping Forest for the year ended 31 March 2025 as set out on the pages below from the charity's accounting records and from information and explanations you have given us.

As a practising member firm]of the ICAEW, we are subject to its ethical and other professional requirements which are detailed at www.icaew.com.

Our work has been undertaken in accordance with the requirements of the ICAEW as detailed at www.icaew.com.

Signed: Paul Thain
Haslers
Old Station Road
Loughton
Essex
IG10 4PL

Dated: 04/12/2025

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	13,525	-	13,525	14,031
Other trading activities	4	7,772	-	7,772	4,550
Investments	5	8,159	-	8,159	6,903
Total income		29,456	-	29,456	25,484
Expenditure on:					
Charitable activities	6	26,203	6,257	32,460	21,383
Total expenditure		26,203	6,257	32,460	21,383
Net income/(expenditure) before net (losses)/gains on investments		3,253	(6,257)	(3,004)	4,101
Net (losses)/gains on investments		-	(4,299)	(4,299)	18,557
Net income/(expenditure)		3,253	(10,556)	(7,303)	22,658
Transfers between funds	12	(257)	257	-	-
Net movement in funds		2,996	(10,299)	(7,303)	22,658
Reconciliation of funds:					
Total funds brought forward		53,032	257,591	310,623	287,965
Net movement in funds		2,996	(10,299)	(7,303)	22,658
Total funds carried forward		56,028	247,292	303,320	310,623

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 9 to 17 form part of these financial statements.

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)
REGISTERED NUMBER: 05785768

BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed assets			
Investments	9	272,291	276,590
		<u>272,291</u>	<u>276,590</u>
Current assets			
Debtors	10	2,211	1,688
Cash at bank and in hand		33,307	34,750
		<u>35,518</u>	<u>36,438</u>
Current liabilities			
Creditors: amounts falling due within one year	11	(4,490)	(2,405)
		<u>31,028</u>	<u>34,033</u>
Net current assets			
		<u>303,319</u>	<u>310,623</u>
Total assets less current liabilities			
		<u>303,319</u>	<u>310,623</u>
Total net assets		<u>303,319</u>	<u>310,623</u>
Charity funds			
Restricted funds	12	247,292	257,591
Unrestricted funds	12	56,027	53,032
		<u>303,319</u>	<u>310,623</u>
Total funds		<u>303,319</u>	<u>310,623</u>

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)
REGISTERED NUMBER: 05785768

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025

The Company was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

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

The financial statements were approved and authorised for issue by the Trustees on 04 December 2025 and signed on their behalf by:

J M Walters
(Chair of Trustees)

The notes on pages 9 to 17 form part of these financial statements.

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. General information

Affordable Counselling Epping Forest is a charitable organisation, registered in England and Wales, with a registration number 05785768. The address of the registered office is St John's House, St John's Road, Epping, Essex CM16 5DN.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Affordable Counselling Epping Forest meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the Company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

2.3 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.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Company's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Taxation

The Company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

AFFORDABLE COUNSELLING EPPING FOREST
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Accounting policies (continued)

2.5 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.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Donations	255	-	255	310
Grants	12,633	-	12,633	13,500
Similar incoming resources	637	-	637	221
	<u>13,525</u>	<u>-</u>	<u>13,525</u>	<u>14,031</u>
<i>Total 2024</i>	<u>8,031</u>	<u>6,000</u>	<u>14,031</u>	

4. Income from other activities

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Client contributions	<u>7,772</u>	<u>7,772</u>	<u>4,550</u>

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

5. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from local listed investments	396	396	407
Investment income - other local investments	7,763	7,763	6,496
	<u>8,159</u>	<u>8,159</u>	<u>6,903</u>

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Direct Activity Costs	26,203	6,257	32,460	21,383
	<u>21,383</u>	<u>-</u>	<u>21,383</u>	
<i>Total 2024</i>				

7. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Direct Activity Costs	31,305	1,155	32,460	21,383
Total 2025	<u>31,305</u>	<u>1,155</u>	<u>32,460</u>	<u>21,383</u>
<i>Total 2024</i>	<u>20,558</u>	<u>825</u>	<u>21,383</u>	

AFFORDABLE COUNSELLING EPPING FOREST
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

7. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Rent	2,934	2,934	2,934
Insurance	135	135	135
Telephone	127	127	116
Advertising	395	395	255
Sundries	79	79	439
Postage & Printing	65	65	121
Bank charges	75	75	83
Counsellor fees	27,495	27,495	16,475
Total 2025	<u>31,305</u>	<u>31,305</u>	<u>20,558</u>

Analysis of support costs

	Activities 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Accountancy	1,155	1,155	825

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, expenses totalling £65.39 were reimbursed or paid directly to 2 Trustees (2024 - £317 to 2 Trustees).

AFFORDABLE COUNSELLING EPPING FOREST
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

9. Fixed asset investments

	Other fixed asset investments £
Cost or valuation	
At 1 April 2024	276,590
Revaluations	(4,298)
	<u>272,292</u>
At 31 March 2025	<u>272,292</u>
Net book value	
At 31 March 2025	272,292
At 31 March 2024	<u>276,590</u>

10. Debtors

	2025 £	2024 £
Due within one year		
Other debtors	2,211	1,688
	<u>2,211</u>	<u>1,688</u>

11. Creditors: Amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	4,490	2,405
	<u>4,490</u>	<u>2,405</u>

AFFORDABLE COUNSELLING EPPING FOREST
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

12. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2025 £
Unrestricted funds						
General Funds - all funds	53,032	29,455	(26,203)	(257)	-	56,027
Restricted funds						
Restricted Funds - all funds	251,591	-	-	-	(4,299)	247,292
Essex Community Foundation	6,000	-	(6,257)	257	-	-
	257,591	-	(6,257)	257	(4,299)	247,292
Total of funds	310,623	29,455	(32,460)	-	(4,299)	303,319

Restricted funds - all funds - This fund relates to the restricted investments held.

Essex Community Foundation grants - Grants received from Essex Community Foundation for restricted charitable purposes.

AFFORDABLE COUNSELLING EPPING FOREST
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

12. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
General Funds - all funds	54,931	19,484	(21,383)	-	53,032
Restricted funds					
Restricted Funds - all funds	233,034	-	-	18,557	251,591
Essex Community Foundation	-	6,000	-	-	6,000
	233,034	6,000	-	18,557	257,591
Total of funds	287,965	25,484	(21,383)	18,557	310,623

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

13. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2025 £
General funds	53,032	29,455	(26,203)	(257)	-	56,027
Restricted funds	257,591	-	(6,257)	257	(4,299)	247,292
	<u>310,623</u>	<u>29,455</u>	<u>(32,460)</u>	<u>-</u>	<u>(4,299)</u>	<u>303,319</u>

Summary of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 March 2024 £
General funds	54,931	19,484	(21,383)	-	53,032
Restricted funds	233,034	6,000	-	18,557	257,591
	<u>287,965</u>	<u>25,484</u>	<u>(21,383)</u>	<u>18,557</u>	<u>310,623</u>

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Fixed asset investments	25,000	247,292	272,292
Current assets	35,518	-	35,518
Creditors due within one year	(4,490)	-	(4,490)
Total	<u>56,028</u>	<u>247,292</u>	<u>303,320</u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Fixed asset investments	18,999	257,591	276,590
Current assets	36,438	-	36,438
Creditors due within one year	(2,405)	-	(2,405)
Total	<u>53,032</u>	<u>257,591</u>	<u>310,623</u>

15. Related party transactions

D Barker (Trustee) made donations of £60 during the year to Affordable Counselling Epping Forest (2024- £60).

AFFORDABLE COUNSELLING EPPING FOREST
(A Company Limited by Guarantee)

**INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2025 £	2024 £	2024 £
Income				
Donations	255		310	
Grants	12,633		13,500	
Client contributions	7,772		4,550	
COIF Fixed Interest Fund	52		2,043	
COIF Investment Fund	3,777		3,681	
Shares	396		407	
COIF Ethical Fund	985		772	
COIF Short Duration Fund	2,949		-	
Other Income	636		221	
	<hr/>	29,455	<hr/>	25,484
Gains/(Losses) on investments				
Gains/(Losses) on investments	(4,299)		18,557	
	<hr/>	(4,299)	<hr/>	18,557
Gross income in the reporting period		<hr/> 25,156		<hr/> 44,041
Less:				
Charitable activities costs				
Rent	2,934		2,934	
Insurance	135		135	
Telephone	127		116	
Advertising	395		255	
Counsellors fees	27,495		16,475	
Bank charges	75		83	
Sundries	79		439	
Postage & Printing	65		121	
	<hr/>	31,305	<hr/>	20,558
Support costs				
Accountancy and legal fees	1,155		825	
	<hr/>	1,155	<hr/>	825
Total expenditure		<hr/> 32,460		<hr/> 21,383
Net (expenditure)/income before taxation for the reporting period		<hr/> (7,304)		<hr/> 22,658

AFFORDABLE COUNSELLING EPPING FOREST
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INCOME AND EXPENDITURE ACCOUNT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2025 £	2024 £	2024 £
Taxation				
		-		-
Net (expenditure)/income for the reporting period		(7,304)		22,658
(Deficit)/Surplus for the reporting period		(7,304)		22,658
Surplus brought forward at 1 April 2024		75,947		53,289
Surplus carried forward at 31 March 2025		68,643		75,947

The notes on pages 9 to 17 form part of these financial statements.