

**INSIGHT- COUNSELLING COACHING AND SUPPORT
SERVICES**

Formerly Known as Domestic Abuse Counselling Service

Registered Charity Number: 1125103

**60 GEORGE STREET RINGWAY
BEDWORTH**

ACCOUNTS FOR THE YEAR ENDED

31 MARCH 2021

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES
ACCOUNTS FOR THE YEAR ENDED
31 MARCH 2021

Page	Contents
3 - 9	Trustees' annual report
10	Independent examiner's report
11	Statement of financial activities
12	Balance sheet
13 - 18	Notes to the accounts

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

Full name:	Insight – Counselling Coaching and Support Services
Registered charity number:	1125103
Principal address:	The Loft, 60 George Street Ringway, Bedworth, CV12 8EA Formerly 72 High Street, Nuneaton, CV11 5DA
Trustees:	H Wolfe, Chair J Cobley, Vice Chair A Read K Burns J Holcroft J Palmer, Treasurer
Bankers:	NatWest Bank plc, 1 Market Street, Nuneaton, Warwickshire CV11 4YY
Independent Examiner:	Paula Wilson, 2 Hickman House, Hickman Road, Nuneaton CV10 9NQ

Governance and management

The charity is operated under the rules of its constitution adopted 19th June 2008.

Recruitment and Management

The induction process for any new appointed trustee comprises an initial meeting with the Chair of the Board followed by a series of meetings with other Trustees. New Trustees are also given a history of the charity, copies of Board meetings, recent accounts, annual reports, a copy of the constitution and a copy of the Charity Commission guidance "The Essential Trustee".

Aims and Objectives

The objects of the charity **DACS** *for the benefit of the public in Warwickshire and the surrounding areas* as follows:

1. To relieve the distress and suffering of all those who have been victimised or affected by domestic abuse residing permanently or temporarily in Warwickshire and surrounding areas.

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 MARCH 2021

2. To relieve financial hardship, sickness and the preservation of physical and mental health of sufferers of, and those affected by, domestic abuse through the provision of counselling, support, education and practical advice.
3. To promote for the benefit of the public, the provision of services for intervention, mediation and conciliation between victims of domestic abuse and offenders.
4. To advance the education of the public, and the appropriate voluntary, statutory and public-sector agencies in the subject of domestic abuse.

From changes made during this financial year in agreement with the Charity Commission England

The Aims & objectives of the charity **INSIGHT CCSS** adopted on 8TH July 2018 *for the benefit of the public in Warwickshire and the surrounding areas* are as follows:

1. The Objects

The objects of the charity shall be for the benefit of the public in Warwickshire and the surrounding areas-

1. To relieve the distress and suffering, financial hardship, sickness and the preservation of physical and mental health of sufferers of, and those affected by domestic violence/abuse, through the provision of counselling, support, education and practical advice, residing permanently or temporarily in Warwickshire and surrounding areas.
2. The promotion of social inclusion among people suffering from mental illness or diagnosed with learning difficulties and who are socially excluded from society or parts of society as a result of those factors by providing skills, training, and rehabilitation facilities.
3. To relieve financial hardship and sickness among persons who are caring for or nursing a person with physical or mental ability in any place other than in the home as defined by the National Assistance Act 1970 and the relief of people who are chronically sick and disabled by the provision of training and advice for those responsible for their care. .
4. To promote for the benefit of the public the provision of services for intervention, mediation and conciliation between victims of crime and offender, with a view to the preservation of and protection of the wellbeing of such victims and the rehabilitation of such offenders.
5. To advance the education of the public, and the appropriate voluntary, statutory and public-sector agencies in the subject of domestic abuse.

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 MARCH 2021

Summary of the main activities undertaken for the public benefit

When planning our activities for the year we have considered the Commission's guidance on public benefit.

During this extraordinary year of Covid-19 global pandemic, following government guidelines from 23RD March 2020, this charity was in a position to adapt all of our services to telephone/online with immediate effect.

During the period April 1st, 2020, to March 31st, 2021 -

- We provided Victim's counselling services offering individual assessment and counselling therapy to approximately 120 victims of domestic abuse each week, via telephone Microsoft Team/Zoom.
- Continued to provide by Microsoft Team our "Perpetrator Intervention Programme" to existing service users.
- Provided via telephone Microsoft Team/Zoom, the "Partner Support Programme" offering support and therapy to victims of domestic abuse who have partners attending the "Perpetrator Intervention Project".
- Delivered a project providing via telephone Microsoft Team/Zoom for victims of abuse specifically within the boundaries of Stratford upon Avon Town.
- Delivered a group project for children, post abuse 'The Feeling Safe Group', via telephone Microsoft Team/Zoom.
- Delivered and adapted a group project for mothers/victims, post abuse 'The Feeling Safe Group', via telephone Microsoft Team/Zoom.
- Developed and adapted a group project for 11–16-year-olds 'The Reconnect Project' using the principal of the Feeling Safe model.

Summary of the main achievements during the period

Taking immediate measures to reduce social contact - avoid "non-essential" travel and contact with others to curb coronavirus, all counsellors became Telephone/Microsoft Teams/Zoom home workers from 23rd March 2020, with only skeleton key staff on a rota of lone working at our main operational base at 'The Loft' to ensure we could receive new referrals and ensure our services remained operational.

Our statistics for this financial period and feedback from our service users, prove that our domestic abuse counselling service (DACS) was a lifeline to many during this period and thanks to the MOJ extraordinary funding we were able to support all victims that approached our service during this timeframe. MOJ Covid-19 extraordinary funding has undoubtedly inflated our income this year.

INSIGHT CCSS/DACS is acutely aware of the risk posed to those experiencing domestic abuse during any period of isolation with their perpetrators, especially during this health crisis where help may be harder to access, and we received a massive amount of self-referrals from our website www.dacs-service.org.uk as well as referrals from the Warwickshire multi agencies involved with domestic abuse and safeguarding.

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 MARCH 2021

We continued as a strong fundamental part of Warwickshire child protection proceedings for families where domestic abuse is prevalent, working with victims and perpetrators of abuse from a psycho educational perspective designed to reduce the risk of domestic abuse in the family home.

This financial year, during a global pandemic, we have been proactive in sustaining our future by continually evaluating our services and adapting the way we deliver our therapeutic services, ensuring continued support to all those disadvantaged in our community, exploring wider areas of need where our skills are comparative, in areas of mental health developing ground breaking projects for those affected by disability/special needs and/or responsible for caring for a loved one with disability/special needs.

To further this aim the DACS/INSIGHT CCSS 'Core staff' have applied themselves to 'online' training available during the pandemic, to upgrade their skills in areas of mental health and disability, adversity, youth work, gender-based work and children's therapy, expanding our charities area of expertise and further our aim to secure our future sustainability.

Despite the pandemic and restrictions on group work - we are proud that we found a way to deliver the 'Feeling Much Safer project' initially a group project for 5 – 10year olds impacted by their experience of living with domestic abuse (post abuse), by adapting the way we work with children, offering online sessions, designing workshops, play kits etc to support children during lockdown.

We also provided one to one support and a Microsoft Teams (post abuse) parenting group, additional to the sessions for children, to support mothers in lockdown.

We expanded our area of work with children overall, offering online sessions to children and young people aged 11- 16 years (post abuse) impacted by their experience of living with domestic abuse and again also provided one to one support and Microsoft Teams group sessions to mothers from the 'Feeling Safe model'.

We have also provided a ground-breaking project for parents of children with disability suffering from relationship breakdown and or domestic abuse which we have found was much needed, as support for parents of children with disability/special needs isolated during this global crisis, was as widely documented by the BBC very underprovided.

On 23rd March we closed our offices for the 1st lockdown as the pandemic took hold and all our counsellors became "home workers, providing telephone counselling services via Zoom & Microsoft Teams. We were in a fortunate position to 'hit the ground running' and maintained all of our services, as all INSIGHTCCSS Counsellors are fully trained and experienced in delivering telephone counselling.

The word 'extraordinary' has been used a lot to describe a year that has seen a global pandemic put this country into lockdown, three times. We have endured social distancing restrictions, not being able to see our family and friends for long periods and big changes to the way we live our lives. What has not changed is domestic violence - It did not lockdown- it did not self-isolate – it did not shield. It carried on and became even worse, as victims of domestic violence and their children endured lockdown with their abuser and home working meant abusers were at home 24/7.

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 MARCH 2021

Feeling isolated and vulnerable as a victim of domestic violence before Covid – 19, We know that during this pandemic, many of our service users have felt trapped and hopeless. They have told us that the support we have given to them has been “A lifeline”

We would like to thank all those that have funded us this year with emergency Covid – 19 funding

The Police Crime Commissioner for Warwickshire
Lottery communities fund
Awards for All
Heart of England

Thank you to BBC Children in Need and Lottery for supporting our services to children - thank you to the Lottery communities fund, for our new RECONNECT project for young people aged 11-16years. And a big thank you to those who have given us small grants and donations to ensure our continuance.

On January 6th, 2021, we ‘virtually’ celebrated 15 years of being a charity in a global pandemic, in lockdown. We are very proud to be here – still providing our counselling services – still developing ground-breaking projects, which is all thanks to our dedicated inspirational team and a lot of thanks to our funders who believe in us and share our determination to support disadvantaged adults, children, and young people.

Our work covers many areas, including sexual, financial, psychological, and physical abuse, isolation, mental health, suicide, poor physical health, discrimination, poverty and social exclusion.

From the changes we have made over the last few years from our original name to extending our charitable objectives, we have created a charity that can now offer therapeutic programmes and services that target and address the wider issues brought to us by our service users.

We are in a position to target complex issues and disadvantages, such as but not limited to, learning disability, Autism, Asperger’s, life limiting illness, disability and parents experiencing domestic violence/abuse, relationship breakdown, who are parents of children with special needs.

Furthermore, with our holistic approach to family services, we are proud to see positive development and delivery of our Children and young people’s counselling Services.

We have long waited for the opportunity to support children & young people affected by domestic violence/abuse and we would like to thank the JOHN THAW FOUNDATION for their support in giving us the step up that we needed.

We firmly believe that for a child/young person to fully benefit from therapeutic intervention, the environment they return to from receiving therapy must be reliable, safe and secure. Therefore, our practice of working with the parent/primary carer offering psycho-educational therapy (therapy that educates) to ensure reduced risk, increased safety and understanding of the child/young persons lived experience, prior to and during the child/young persons engagement, is a requirement engrained in our model of care and part of our safeguarding principal.

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 MARCH 2021

We remain committed to providing quality services to those disadvantaged in our society and we are proud of our ability to adapt our services and projects in very difficult times.

Financial Review

During the period, the Statement of Financial Activities shows net incoming resources of £421,090 and at the end of the year the resources available to meet the organisation's objectives is £257,471.

Donations

INSIGHT CCSS would like to thank organisations who have very kindly made donations to support our work during this year:

The Charity's Policy on Reserves

It is the aim of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to approximately six months' unrestricted expenditure. This provides sufficient funds to cover the management and administration support costs. The charity has two designated funds and free reserves are set aside by the Trustees for victim services and to provide running costs to enable the charity to continue in the event of a significant drop in funding.

Responsibilities of the Trustees

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities of England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures that must be 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.

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 MARCH 2021

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy, at any time, the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Signed on behalf of the Committee/Trustees

Signed:

Date:

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES
YEAR ENDED 31 MARCH 2021**

I report on the accounts of the organisation for the year ended 31 March 2021, which are set out on pages 11 to 18.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144 of the Charities Act 2011 ("the Charities Act")) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 - have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date:

Paula Wilson, MAAT

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Designated Funds	2021 Total Funds £	2020 Total Funds £
Incoming resources						
Incoming resources from generated funds						
Grants and donations	2 & 3	-	-	131,028	131,028	343,069
Activities for generating funds		-	287,965	-	287,965	-
Investment income		-	-	-	-	-
Incoming resources from Charitable activities	4	2,097	-	-	2,097	11,828
Other incoming resources		-	-	-	-	-
Total incoming resources		2,097	287,965	131,028	421,090	354,896
Resources expended						
Cost of generating funds		-	-	-	-	-
Costs of charitable activities		-	279,123	76,149	355,272	327,504
Governance costs		-	-	550	550	550
Other resources expended		-	-	-	-	-
Total resources expended		-	279,123	76,699	355,822	328,054
Net incoming/(outgoing) resources		2,097	8,842	54,329	65,269	26,843
Transfers between funds		(2,482)	-	2,482	-	-
Total funds brought forward		385	65,038	126,779	192,202	165,360
Total funds carried forward		-	73,880	183,591	257,471	192,202

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

BALANCE SHEET

AS AT 31 MARCH 2021

	Note	£	2021 £	2020 £
Fixed assets	5		868	1,157
Current assets				
Cash at bank and in hand		250,028	187,695	
Debtors	6	1,224	2,676	
Prepayments		6,095	1,385	
<i>Total current assets</i>		<u>257,347</u>	<u>191,756</u>	
Current Liabilities				
Amounts falling due within one year	7	<u>(744)</u>	<u>(711)</u>	
Net current assets			256,603	191,045
Total net assets			<u>257,471</u>	<u>192,202</u>
The funds of the charity				
Restricted funds	8		183,591	65,039
Designated funds	8		73,880	126,779
Unrestricted funds	8		-	385
Total Funds			<u>257,471</u>	<u>192,202</u>

The trustees declare that they have approved the accounts above.

Signed on behalf of the charity's trustees:

Signed _____

Dated _____

Chair

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2021

1. Accounting policies

Basis of the preparation of the accounts

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011

Incoming resources

All material incoming resources have been included on a receivable basis – i.e. they are included if the date receivable falls within the period covered by these accounts.

Resources expended

These have been analysed using a natural classification

Depreciation

Depreciation is calculated to write down the cost or valuation, less estimated residual value, of all tangible fixed assets with a cost exceeding £500 over their expected useful lives on a reducing balance basis.

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

NOTES TO THE ACCOUNTS

YEAR ENDED 31 MARCH 2021

2. Grants

	2021 £	2020 £
Stratford upon Avon Town Trust 2019	33,000	11,000
BBC Children in Need	42,726	35,980
PCC North Warwickshire	25,000	25,000
Comic Relief	2,000	-
Awards for All Covid 19	9,900	-
Heart of England Emergency Fund	15,080	-
Big Lottery Covid	49,446	-
PCC Covid	56,453	-
Big Lottery Post Code	20,000	-
Big Lottery Reconnect	24,360	-
Heart of England Coventry Building Society	10,000	-
Stratford upon Avon Town Trust 2018	-	22,000
PCC Insight Perpetrators Programme	-	40,000
Supporting Change	-	20,000
Insight Development	-	5,000
WCC Rural Fund	-	47,000
WCC - Early Intervention (N&B)	-	4,000
PCC Victim Nun/Bed/Strat/Rugby	-	20,000
Heart of E C Wesleyan	-	9,000
Awards for All	-	10,000
Coalfields Regeneration Trust	-	9,798
	<u>287,965</u>	<u>258,778</u>

3. Donations

Donations of £94,618 were received during the year.

4. Incoming Resources from Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds £	2020 £
Services: counselling sessions	2,097	-	2,097	11,828
	<u>2,097</u>	<u>-</u>	<u>2,097</u>	<u>11,828</u>

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

NOTES TO THE ACCOUNTS CONTINUED

YEAR ENDED 31 MARCH 2021

5. Fixed Assets

	Equipment Fixtures & Fittings £	Total £
Cost:		
At 1 April 2020	13,854	13,854
Additions	-	-
Disposals	-	-
At 31 March 2021	<u>13,854</u>	<u>13,854</u>
Depreciation:		
At 1 April 2020	12,986	12,986
Additions	-	-
Charge this period	-	-
	<u>12,986</u>	<u>12,986</u>
Net book value		
At 31 March 2021	<u>868</u>	<u>868</u>
At 31 March 2020	<u>1,157</u>	<u>1,157</u>

6. Debtors

	2021 £	2020 £
Other debtors	1,224	2,676
Prepayments and accrued income	<u>6,096</u>	<u>1,385</u>
	<u>7,319</u>	<u>4,061</u>

7. Creditors

	2021 £	2020 £
Sundry Creditors	194	161
Accountancy	<u>550</u>	<u>550</u>
	<u>744</u>	<u>711</u>

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

NOTES TO THE ACCOUNTS CONTINUED

YEAR ENDED 31 MARCH 2021

8. Movements in funds

	Opening balance £	Incoming Resources £	(Resources expended) £	Transfers £	Closing Balance £
Unrestricted Funds					
Designated Funds					
Victims Services	43,482	94,628	(53,897)	-	84,213
Victims Capital	778	-	(195)	-	583
Contingency	20,000	10,000	-	-	30,000
Perpetrator Services Fund	47,920	-	(20,712)	2,482	29,690
Children & Young Peoples Core Cost	14,599	15,100	(1,896)	-	27,803
Disability Services	-	11,300	-	-	11,300
Unrestricted					-
Sales of Services Victims	-	-	-	-	-
Sale of Services (PIP)	385	2,097	-	(2,482)	-
	<u>127,164</u>	<u>133,125</u>	<u>(76,699)</u>	<u>-</u>	<u>183,590</u>
Restricted Funds					
NBBC Capital	2		(2)	-	-
Big Lottery Women's Services Capital	83	-	(21)	-	62
Comic Relief	-	2,000	-	-	2,000
CRT Capital	34	-	(9)	-	25
BBC Children in Need	7,877	42,726	(42,007)	-	8,596
Big Lottery Perpetrator's Intervention Capital	261	-	(65)	-	196
WCC Early Intervention (N&B)	4,000	-	(4,000)	-	-
Awards for All Covid 19	-	9,900	(9,900)	-	-
Heart of England Emergency Fund	-	15,080	(15,080)	-	-
PCC North Warwickshire	-	25,000	(25,000)	-	-
Heart of England - Wesleyan	9,000	-	(9,000)	-	-
Big Lottery Covid 19	-	49,446	(49,446)	-	-
Awards for All	1,600	-	(1,600)	-	-
Stratford on Avon Town Trust 2019	11,121	33,000	(37,886)	-	6,235
Coalfields Regeneration Trust	9,798	-	(9,798)	-	-
Supporting Change	16,499	-	(7,175)	-	9,324
Insight Development	4,114	-	(4,114)	-	-
PCC Covid 19	-	56,453	(56,453)	-	-
WCC Rural Fund - Telephone	650	-	(650)	-	-
Big Lottery Postcode	-	20,000	(2,475)	-	17,525
Big Lottery Reconnect	-	24,360	-	-	24,360
Heart of England Coventry Building Society	-	10,000	(4,444)	-	5,556
	<u>65,039</u>	<u>287,965</u>	<u>(279,124)</u>	<u>-</u>	<u>73,879</u>
Total Funds	<u>192,203</u>	<u>421,090</u>	<u>(355,824)</u>	<u>-</u>	<u>257,471</u>

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

NOTES TO THE ACCOUNTS CONTINUED

YEAR ENDED 31 MARCH 2021

9. Analysis of net assets by fund

	Unrestricted funds £	Restricted funds £	Total funds £
Fixed assets	584	284	868
Net current assets	183,007	73,596	256,603
Long term liabilities	-	-	-
	<u>183,590</u>	<u>73,880</u>	<u>257,471</u>

10. Staff Costs and numbers

	2021 £	2020 £
Wages	220,934	195,938
HMRC - Employer NI	15,339	12,624
Employer Pension	5,431	4,881
	<u>241,704</u>	<u>213,443</u>

No employee received emoluments of more than £60,000.

The average weekly number of employees during the year was 10 full time equivalent (2020: 8). 2019/20 salaries restated to show total gross salary, rather than net salary and total HMRC and pension costs. The total employee and employer pension contributions for 2020/21 were £13,455.

11. Benefits in kind

During the period, no employee or trustee received any benefits in kind from the charity.

12. Trustees' remuneration, benefits and expenses

Trustees received no expenses, remuneration or benefits in this period.

13. Independent examination and accountancy services

During the period, the cost of the examination was £550.

INSIGHT- COUNSELLING COACHING AND SUPPORT SERVICES

NOTES TO THE ACCOUNTS CONTINUED

YEAR ENDED 31 MARCH 2020

14. Annual commitments under operating leases

The organisation has no commitments under operating leases.

15. Glossary of terms

Creditors:	These are amounts owed by the charity, but not paid during the accounting period.
Debtors:	These are amounts owed to the charity, but no received in the accounting period.
Prepayments:	These are services that the charity has paid for in advance, but not used during the accounting period.
Restricted funds:	These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.