

**COMPANY REGISTRATION NUMBER: 07263550**

**ST COLUMBA FOUNDATION**  
**incorporating THE GROUP THERAPY CENTRE**

**TRUSTEES' REPORT AND ACCOUNTS**

**FOR THE YEAR ENDED**

**31 MARCH 2025**

**ST COLUMBA FOUNDATION**  
**incorporating THE GROUP THERAPY CENTRE**

**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

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**TRUSTEES**

John Chaplin  
Helen Christy  
Jennifer Jacobsberg (Chair)  
Timothy Sharp (resigned 25 March 2025)  
Asha Praseedom (resigned 24 September 2024)  
Helen Bull  
Rev'd Nigel Uden  
Ann Hughes  
Sue Greenland  
Dr Damaris Tonja Koch (appointed 24 September 2024)

**SECRETARY**

Jennifer Jacobsberg (resigned 17 December 2024)  
John Chaplin (appointed 17 December 2024)

**REGISTERED OFFICE**

3 Downing Place  
Cambridge  
CB2 3EL

**COMPANY REGISTRATION NUMBER** 07263550

**CHARITY REGISTRATION NUMBER** 1136632

**INDEPENDENT EXAMINER**

Stuart Berriman  
Chater Allan LLP  
7 Quay Court  
Colliers Lane  
Stow-cum-Quy  
Cambridgeshire  
CB25 9AU

**BANKERS**

Lloyds Bank plc  
3 Sidney Street  
Cambridge  
CB2 3HQ

**ST COLUMBA FOUNDATION**  
**incorporating THE GROUP THERAPY CENTRE**

**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**REPORT OF THE TRUSTEES**

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their annual report and the accounts for the year ended 31 March 2025. The trustees have adopted the provisions of the The Financial Reporting Standard applicable in the UK and Republic of Ireland and the Statement of Recommended Practice "Accounting and Reporting by Charities" FRS 102.

**STATEMENT OF TRUSTEES RESPONSIBILITIES**

Company law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that year.

In preparing those accounts, the trustees are required to:

- (i) Select suitable accounting policies and apply them consistently.
- (ii) Make judgements and estimates that are reasonable and prudent.
- (iii) Prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue to meet its objectives.
- (iv) State whether the policies adopted are in accordance with the Companies Act 2006 and with applicable accounting standards and statements of recommended practice, subject to any material departures disclosed and explained in the accounts.
- (v) Observe the methods and principles of the Charities SORP.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the accounts comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

St Columba Foundation, a company limited by guarantee, was formed on 24 May 2010 to take over the assets and liabilities of St Columba Foundation, the unincorporated charity on 1 June 2010. The company achieved charitable status on 29 June 2010 and is governed by a memorandum and articles of association.

**Appointment of trustees**

New trustees are appointed by a majority of trustees in office at that time and in accordance with the constitution of the Foundation.

**Trustee induction and training**

The trustees have a procedure in place for trustee induction and training by reference to guidance published by the Charity Commission.

**ST COLUMBA FOUNDATION**  
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**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**REPORT OF THE TRUSTEES**

Organisational structure

The trustees set out the general policy of the charity. The day to day affairs of the charity are run by the Centre Director. In planning their activities for the year, the trustees have kept in mind the Charity Commission's guidance on public benefit at their trustee meetings.

Risk management

The trustees are conducting their own review of the major risks to which the charity is exposed, and, as part of this process, they are implementing a risk management strategy which comprises:

- (i) an annual review of the risks which the charity may face;
- (ii) the establishment of systems and procedures to mitigate those risks identified in the plan; and
- (iii) the implementation of procedures designed to minimise any potential impact on the charity should any of those risks materialise.

OBJECTS AND ACTIVITIES

The service exists to help people recover from emotional and mental health difficulties. The Group Therapy Centre provides a clinically proven range of group based talking therapies, designed to assist vulnerable service users in Cambridgeshire and the surrounding area - regardless of the nature, duration or severity of illness.

ACHIEVEMENTS AND PERFORMANCE

The Group Therapy Centre has had another very challenging, but successful year on many levels. Two members of staff died in the year which was deeply upsetting for the team, but staff have supported each other and the Centre's activities continue.

The recently announced abolition of NHS England and the Department of Health and Social Care taking over its functions will cause major disruption and uncertainty to NHS commissioning and contracting arrangements. This has been announced as a two year process, but in the short-term, ICB's have been instructed to reduce their running costs by 50% by October this year which will mean large scale redundancies for ICB staff and uncertainty about how provider contracts will be managed in the future. It is uncertain how this might impact on the new "Counselling Pathway" funding stream which is currently being scoped by the ICB. The Centre's are working with the NHS to understand any impact on the services we provide.

Throughout the uncertainty, our staff continued to deliver high quality services. We now deliver 24 weekly therapy groups of 4 different modalities (CBT ; Compassion Focussed; analytic and Schema groups). The mix of online and in-person group continues to develop. There are currently 6 in-person groups and more planned. Many clients continue to value the convenience of their therapy being online and we believe this to be an effective and valuable modality which we will continue to offer.

We continue to work with CHOICES counselling Service to help them develop a Group Therapy culture and provision in their organisation.

Our contract for providing groupwork to Cambridge Women's Aid came to an end.

**ST COLUMBA FOUNDATION**  
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**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**REPORT OF THE TRUSTEES**

**FINANCIAL REVIEW**

Income for the year was £350,902 (2024: £322,939) and Expenditure was £351,431 (2024: £333,510) resulting in a deficit for the year of £529 (2024: £10,572 deficit).

**Reserves policy**

The Trustees have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") held by the Charity should be at least 6 months of expenditure. This takes account of the general shortage of funds for mental health.

At this level, the Trustees feel they would be able to meet such short term needs of service users in the event of a significant drop in funding. In the event of such an occurrence, it would obviously be necessary to consider how funding would be replaced or activities changed.

At present the free reserves, which amount to £280,975 are adequate.

**FUTURE DEVELOPMENTS**

The Foundation Course in Group Analysis continued in October 2024. Feedback from students continues to be very positive.

Andy Espey resigned as Centre Director and leaves at the end of September 2025. Alex Cox, previously Clinical Lead has been appointed as his successor.

The above report has been prepared in accordance with the small companies regime of the Companies Act 2006. It was approved by the trustees on 16 December 2025 and signed on their behalf by:

Jennifer Jacobsberg  
TRUSTEE

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES OF ST COLUMBA FOUNDATION incorporating THE GROUP THERAPY CENTRE**

I report to the charity trustees on my examination of the accounts of the for the year ended 31 March 2025 which are set out on pages 5 to 11.

#### **RESPONSIBILITIES AND BASIS OF REPORT**

As the charity 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 company'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**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales.

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 that in any material respect:

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.

Stuart Graham Berriman BFP, FCA, FCCA  
Chater Allan LLP  
7 Quay Court  
Colliers Lane  
Stow-cum-Quay  
Cambridgeshire  
CB25 9AU

Date:

**ST COLUMBA FOUNDATION**  
**incorporating THE GROUP THERAPY CENTRE**

**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**STATEMENT OF FINANCIAL ACTIVITIES (including Income and Expenditure Account)**

		Unrestricted Funds	2025 Total Funds	2024 Total Funds
	Notes	£	£	£
<b>Income from</b>				
Donations and legacies	2	15,012	15,012	20,016
Charitable activity:				
Grants received	3	242,928	242,928	241,500
Group therapy fees		82,716	82,716	57,686
Investment income		6,247	6,247	3,527
Other income		4,000	4,000	210
<b>TOTAL INCOME</b>		<b>350,902</b>	<b>350,902</b>	<b>322,939</b>
<b>Expenditure on</b>				
Charitable activity	4	351,431	351,431	333,510
<b>TOTAL EXPENDITURE</b>		<b>351,431</b>	<b>351,431</b>	<b>333,510</b>
<b>NET INCOME/(EXPENDITURE) and NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>(529)</b>	<b>(529)</b>	<b>(10,572)</b>
<b>Reconciliation of funds</b>				
Total funds brought forward		282,683	282,683	293,255
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>282,154</b>	<b>282,154</b>	<b>282,683</b>

The Charity's income and net movement in funds relate to continuing activities.

**ST COLUMBA FOUNDATION (REGISTERED NUMBER: 07263550)**  
**incorporating THE GROUP THERAPY CENTRE**

**BALANCE SHEET AS AT 31 MARCH 2025**

		2025	2024
	Notes	£	£
<b>FIXED ASSETS</b>			
Tangible fixed assets	6	1,179	3,142
		-----	-----
<b>CURRENT ASSETS</b>			
Debtors	7	42,900	36,688
Cash at bank and in hand		272,214	271,064
		-----	-----
		315,114	307,752
<b>CREDITORS: amounts falling due within one year</b>	8	34,138	28,211
		-----	-----
<b>TOTAL NET ASSETS</b>		282,154	282,683
		-----	-----
 The funds of the charity:			
Unrestricted funds		282,154	282,683
		-----	-----
<b>TOTAL FUNDS</b>		282,154	282,683
		-----	-----

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year end 31 March 2025.

The trustees have not required the charitable company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records which comply with Section 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 profit or loss for each financial year in accordance with the requirements of Section 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 company.

Approved by the Board of Trustees and signed on their behalf by:

.....  
 Jennifer Jacobsberg  
 TRUSTEE

Date: 16 December 2025



**ST COLUMBA FOUNDATION**  
**incorporating THE GROUP THERAPY CENTRE**

**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**NOTES TO THE ACCOUNTS**

**1 ACCOUNTING POLICIES**

**(a) COMPANY STATUS**

St Columba Foundation is a company limited by guarantee and registered in England. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity. The address of the registered office is given in the charity information of these financial statements.

**(b) BASIS OF PREPARATION OF ACCOUNTS**

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006\* and UK Generally Accepted Accounting Practice.

**(c) GOING CONCERN BASIS**

The Trustees consider that the going concern basis is appropriate, as they consider the reserves levels and expected investment income to be at sufficient levels to ensure that the Trustees can meet their financial obligations for the next 12 to 18 months and on that basis the Charity is a going concern.

**(d) FINANCIAL REPORTING STANDARD 102 - REDUCED DISCLOSURE EXEMPTIONS**

The Trustees have taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102:

- the requirement of Section 7 Statement of Cash Flows.

**(e) FUNDS**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

**(f) INCOME**

All income is included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future period.

**(g) EXPENDITURE**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

**(h) TANGIBLE FIXED ASSETS**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 33% on cost

**ST COLUMBA FOUNDATION**  
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**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**NOTES TO THE ACCOUNTS**

1 ACCOUNTING POLICIES - continued

(h) OPERATING LEASES

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor, are charged against income as incurred.

(i) PENSIONS

The charity operates a defined contribution scheme. The pension charge represents the amounts payable by the charity to the funds in respect of the period.

(j) TAXATION

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

2 DONATIONS AND LEGACIES

2025	2024
£	£
Others	312
Downing Place United Reformed Church (note 9)	416
14,700	19,600
-----	-----
15,012	20,016
-----	-----

3 GRANTS

	2025 Unrestricted Funds	Total Funds	2024 Total Funds
	£	£	£
Cambridgeshire CPCCG			
IAPT & IAPT 80	129,774	129,774	129,000
Psychotherapy	109,654	109,654	109,000
The Pye Foundation	3,500	3,500	3,500
	-----	-----	-----
	242,928	242,928	241,500
	-----	-----	-----

**ST COLUMBA FOUNDATION**  
**incorporating THE GROUP THERAPY CENTRE**

**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**NOTES TO THE ACCOUNTS**

4	CHARITABLE ACTIVITY EXPENDITURE	Direct and support costs	2025 Governance costs	Total expenditure	2024 Total expenditure
		£	£	£	£
	Clinical supervision	10,033	-	10,033	22,595
	Room hire	3,785	-	3,785	2,469
	Independent examination	-	1,380	1,380	1,400
	Insurance	2,468	854	3,322	3,136
	IT support and consumables	6,182	-	6,182	5,401
	Miscellaneous	2,562	-	2,562	2,737
	Printing, postage and stationery	210	-	210	455
	Website costs	1,200	-	1,200	-
	Rent (note 9)	14,700	-	14,700	19,600
	Rent	1,231	-	1,231	-
	Salaries (note 5)	192,346	-	192,346	161,868
	Subcontracted sessional staff	92,629	-	92,629	89,576
	Training	698	-	698	270
	Bookkeeping	6,486	-	6,486	5,850
	Subscriptions	317	-	317	477
	Telephone	1,794	-	1,794	3,397
	Travel expenses	2,943	-	2,943	3,115
	Depreciation	1,963	-	1,963	3,785
	Bad debts	7,651	-	7,651	7,380
		-----	-----	-----	-----
		349,197	2,234	351,431	333,510
		-----	-----	-----	-----

**ST COLUMBA FOUNDATION**  
**incorporating THE GROUP THERAPY CENTRE**

**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**NOTES TO THE ACCOUNTS**

**5 STAFF COSTS**

No remuneration was paid to any of the trustees in the year, nor were any expenses reimbursed to them. Trustee insurance of £854 was paid on their behalf (2024 - £854)

The staff costs were:	2025	2024
	£	£
Wages and salaries	175,848	149,873
Social security costs	13,000	9,305
Other pension costs	3,498	2,690
	-----	-----
	192,346	161,868
	-----	-----

The average weekly number of staff employed by the charity during the year was 5 (2024 - 5).

**Key management personnel**

The total employment benefits including pension contributions of key personnel were £115,998.

No employee earned £60,000 or more.

**6 FIXED ASSETS**

	Computer Equipment £
Cost b'fwd	27,041
Additions	-
Cost c'fwd	----- 27,041 -----
Depreciation b'fwd	23,899
Charge for year	1,963
Depreciation c'fwd	----- 25,862 -----
NBV @ 31/03/25	----- 1,179 -----
NBV @ 31/03/24	----- 3,142 -----

**ST COLUMBA FOUNDATION**  
**incorporating THE GROUP THERAPY CENTRE**

**ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

**NOTES TO THE ACCOUNTS**

7	DEBTORS: Due within one year	2025 £	2024 £
	Trade debtors	42,537	36,205
	Other debtors	363	483
		<u>42,900</u>	<u>36,688</u>

8	CREDITORS: Due within one year	2025 £	2024 £
	Creditors and accruals	18,326	17,731
	Deferred income	15,813	10,480
		<u>34,138</u>	<u>28,211</u>

Deferred income:	£
As at 1 April 2024	10,480
Deferred income recognised in the year	(10,480)
Income deferred during the year	15,813
	<u>15,813</u>
As at 31 March 2025	15,813

Deferred income represents income received for post year-end programmes.

9 RENT

Downing Place United Reformed Church generously allowed the Centre to occupy part of their premises rent free until 31 December 2024. The donation in note 2 and the expense in note 4 represents the estimated market value of that rent until 31 December 2024 which was reviewed for the 2025 accounts. A lease agreement was entered into with Downing Place United Reformed Church from 1 January 2025.

10 RELATED PARTIES

One trustee was paid £1,335 (2024: £nil) for supervision services, to cover during a period of staff absences.