

The Company Registration Number is: 07569839

The Charity Registration Number is: 1141804



**Mersey Counselling
&
Therapy Centre**

**Annual Report and Accounts
Year ending 30 June 2025**

Mersey Counselling and Therapy Centre

Report and accounts for the year ended 30 June 2025

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The trustees present their annual report and financial statements for the year ended 30th June 2025

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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

The charitable objectives of Platform for Life agreed with the Charity Commission are:

Public Benefit

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities and setting the strategy for the year.

Working in communities with high levels of deprivation the charity provides counselling that is:

- Local and Community Based - working where clients live and close to public transport links. Our premises are a 2 minute walk from Hamilton Square Station and 5 minutes from the bus station.
MCTC also offers an online service for those who live further afield, who are unable to leave their homes for whatever reason or who find face to face work too challenging.
- Flexible - tailoring the number of sessions to an individual's needs rather than setting a fixed number of sessions at the outset.
MCTC understands the challenges some clients face and tries to be as flexible as possible to their needs and situation at any given time.
- Quickly Accessible - MCTC aims for short referral times so clients can access support quickly and welcomes any person suffering mental distress regardless of age, gender, social class, diagnosis, dis-ability or ability to pay.
- Accessible – MCTC has accessible premises with a stair lift to the first-floor therapy rooms and accessible washroom facilities.
- Preventative – MCTC aims to assist in breaking the cycle of poor mental health being passed down from one generation to the next. To this end,

MCTC may sometimes work with a parent(s)/carer(s), child and/or schools to enable real and sustainable change.

- Transformative – Successive research has shown that successful outcomes (ie real and sustainable change) in therapy are strongly aligned with the quality of the relationship between the therapist and client and have no measurable correlation to the therapeutic modality used. MCTC believes that true transformation comes with work at relational depth. To that end, all our therapists work from a Humanistic and Integrative perspective, which means that they have training and experience in a wide variety of modalities and techniques and can therefore adapt the therapy to suit each individual rather than the other way round.

In addition, our therapists are required and supported to pursue their own interior personal growth and development separately from their mandatory CPD.

- Professional – The MCTC team of therapists has grown not just in number but in depth and commitment to their own independent professional development. To this end, they have set up, led by an experienced team member, a monthly peer supervision group enabling sharing of experience and problem solving in a safe and nurturing environment. MCTC therapists are all fully qualified and experienced, with at least 200 hours of counselling experience when they join the team. All MCTC therapists are fully qualified and are either professionally accredited or actively working towards accreditation. MCTC supports all therapists to achieve their professional accreditation within 12 months of starting work at the Centre.

Currently out of our cohort of therapists:

9 are fully professionally accredited

2 have submitted their applications for accreditation to their respective professional bodies

5 are in the process of submitting applications

5 are working to achieve the requisite number of hours in order to submit their applications.

The value of MCTC's work is recognised by both statutory and non-statutory organisations including Psychiatrists, GPs, Social Prescribers, Hospitals, Mental Health Teams, Probation Services, Schools and Universities, Pupil Referral Units and A&E Departments.

Clients that MCTC works with often feel invisible and forgotten in society and the difficulties they have accessing help with mental health issues from mainstream or private services, only serve to reinforce this. Some services set high thresholds for access and can be inflexible in their provision. These issues have intensified post-Covid. At MCTC, we offer an open access

service. We do not exclude anyone on the grounds of gender, ethnicity, age or any other category or 'label' that may have been assigned to them. This includes psychiatric or other mental health diagnoses.

MCTC offers low cost and sometimes no cost therapy so that no one is excluded on the grounds of ability to pay. With our non-clinical environment and warm, welcoming atmosphere, our therapists and staff work to ensure that every single person entering our building or with whom we engage online feels visible, welcomed, valued and cared for.

Clients are normally responded to within 24 hours of their first contact with MCTC and usually offered an initial assessment within 1-6 weeks. At this stage, we provide all the information they will need and start to build the relationship of trust between the client and the organisation, which will continue into their work with their therapist.

Demand for our services continues to be strong with referrals coming in daily. We are currently assessing around inevitably and sadly, some of our clients experience suicidal thoughts and sometimes actions. At MCTC, we have a robust suicide prevention policy. Our therapists attend annual, in-house, mandatory suicide prevention training. This equips them to be alongside people who are feeling suicidal and to help them to rediscover their sense of meaning and connection with themselves, those around them and the world as a whole.

In 2024, we secured government funding to support and develop our suicide prevention programme. Funding for this programme has now come to an end but we continue to provide a high level of suicide prevention services.

ACHIEVEMENTS AND PERFORMANCE

Key achievements

- Establishing ourselves in new premises in the heart of Birkenhead.
- Establishing and fostering relationships with our neighbours and other organisations within the local community.
- Developing training for our therapists notably in the area of working with children, young people and their families.
- Grown our counselling capacity.
- Ensured the charity's income level grew to cover increase in expenditure.
- Raised the charity's profile locally through social media and website.

- Maintained our accreditation as a Living Wage Employer.
- Placed MCTC therapists in three local schools – 2 delivering art therapy at primary and secondary level and another is delivering a school funded project for looked after children.
- We established a counselling hub for looked after children in a local secondary with high numbers of young people transitioning in and out of care.
- In the last year MCTC has:
 - Conducted around 200 initial assessments (not including clients in our schools).
 - Conducted over 4000 therapy sessions.
 - Over 80% of booked appointments were completed.
 - 4.7% appointments were missed or cancelled at short notice by clients (cf 6.7% NHS appointments).

IMPACT OF THE CHARITY'S WORK

MCTC captures a mix of quantitative and qualitative data to assess the impact of its service on clients.

All clients complete Start of Therapy and End of Therapy questionnaires and we compare their scores on these.

Whilst this quantitative data can be useful, we also value the personal feedback from clients as both accurate and inspiring.

Some examples are below:

'I know I have only had 1 session, but as it went on and afterwards (still today) I feel so different in a good way, it made sense to me, made me feel happier and more confident in myself, which I can't thank enough for, and therefore feel the one is enough and no more are needed at this time, thank you very much.' 2024

'I am so grateful for all the help I have received from MCTC. I started out really depressed and anxious and nervous about starting counselling but my therapist was really easy to talk to and even made me laugh in my first session! Three months later, I now feel able to face the world and have started playing the guitar again and do other things I used to enjoy.' 2023

'I have gone from feeling suicidal last year to enjoying my life. I couldn't have done that without the support of my therapist at MCTC. Thank you for giving me my life back.' 2023

FUTURE PLANS

Short-term

MCTC plans to continue to improve and develop our services for both adults and young people in consideration of the following:

- With the retirement of our Clinical Director, recruitment for the post is underway and we expect our new Clinical Director to be in post by October 2025
- Investing in training for therapists
- Developing our website
- Continuing to liaise with other organisations
- Maintaining our funding-raising to support our work
- Early work has begun on the set up of an innovative MCTC post graduate psychotherapy training course with the aim of providing top quality training for MCTC therapists and others, thus supporting them to work at relational depth and effect real transformation in the lives of our clients

Medium to Long-term

- As above, MCTC plans to extend our reach in terms of the training and education as well as delivery of counselling services.
- MCTC plans to purchase a property which will accommodate all our needs ie 4-5 therapy rooms, accessibility, office space and staff room. This will release us from the burden of rental commitments whilst providing a tangible asset for the charity. Several properties have been viewed and the search continues.

In September 2024, our Founder and Clinical Director announced her intention to retire in November 2025. Plans to recruit a successor are now well underway. Applications closed on 20th June 2025 and interviews will take place in mid-July with a view to the new Clinical Director taking up post in October.

The Board recognises that this is a big change for the organisation and is looking forward to working with the new Director whilst making every effort to ensure a smooth transition.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The trustees are also directors for the purpose of company law.

The Board is effective and supportive of the staff and has a broad base of skills and experience in education, medicine, pastoral care, law and charity management.

The Board meets 6 times per year for routine business. The Clinical Director also attends Board Meetings.

The Charity reviews risks on quarterly basis within Finance and Risk Management Committee and reports on these at Board meetings. Risk assessments are reviewed regularly.

Trustees take opportunities to meet with operational staff to oversee the work and to learn more about the work being undertaken.

Over the next financial year, the Board will continue to focus on the following governance areas:

Patrons

We are grateful to our Patrons Angela Samata and Dr Jim O'Donoghue and will seek to recruit more local and/or national patrons.

Safeguarding

The charity has a Safeguarding Policy which is reviewed annually and updated whenever opportunities for improvements are identified. The policy requires that all the charity's personnel, including trustees, have valid DBS certificates and appropriate safeguarding training. The Clinical Lead, CEO and Chair of the Board all have level 3 safeguarding certificates.

Volunteers

Unlike many counselling charities, MCTC does not make use of volunteer counsellors as a matter of policy. This is because counselling is a demanding discipline which we believe requires a high level of qualification, experience and reliable commitment.

Auditors

The Company is exempt from audit under the Companies Act 2006 and Charities Act 2011 (accounts and audit) order 2015 as the gross income is less than £1 million. Since our gross income for the year is between £25,000 and £1,000,000 we have engaged an independent examiner of "appropriate skill or ability" to verify our accounts.

The annual report and accounts have been prepared in accordance with the requirements of Statement of Recommended Practice for Charities (Charities SORP) and the Companies Act 2006 as applicable for a small charitable company by order of the board.

CHAIR of TRUSTEES REPORT

Reflection on the past year

There have been a number of challenges over the past year both in terms of demand for services, increasing costs and fundraising. The Board has

endeavoured to keep down waiting times by taking on further therapists, whilst balancing this with available funds in an effort to secure satisfactory end of year financial results with no deficit. This has led to some difficult decisions having to be made around our future plans to acquire our own facilities rather than renting in relation to staying true to our core objective of providing affordable low-cost or even no cost services.

Forward strategic needs

There is a strategy in place for the next twelve months, especially around the need replace key staff and the need to establish new premises of our own. Given the amount of flux currently facing us and the need for sustainable funding, we are facing some real challenges. All Trustees are aware of their fiscal responsibilities in maintaining funds to ensure the continuation of the charity.

There will be a review for the start of our new financial year and we will be looking at funding targets in relation to cost projections. This might have to include restrictions on sessions and/or increased fees if funding targets become unrealistic.

Funding prediction and recommendations

Based on the end of year 2024/25 cash flow on the state of MCTC finances heading into the next financial year, it has become clear that the loss of some longer-term funding streams will need to be replaced with more sustainable forms of income. This led to the production of a cost plan and prediction model to assess the impact of various amendments to client fees currently being charged, to be implemented early in the coming year. A number of fee amendment proposals are being considered and modelled, whilst making a real effort to balance our level of service provision for those with greatest need, whilst reducing the financial risk due to the difficulties in the grant funding environment. Service provisions will be reviewed to weigh the waiting list/times for new clients against the needs of existing clients. Any fee/service amendments considered by the Board will be suitably designed to enable those clients that are more able to afford our services to support those that are less able or completely unable to afford timely and good quality therapy.

Threats

The main threat remains financial and the ever increasing difficulties in securing the right levels of funding over periods that ensure a sustainable environment to plan for and work within. Over previous years, surplus end of year unrestricted funds have been set aside and invested in low risk, fixed-term deposits to form a Trustee reserved fund for the sourcing and refurbishment of MCTC owned premises. This year's results have been disappointing in adding to that goal, but given our need to grow to face increased waiting times and the challenges due to

the continuing cost of living crises and increased overheads, it has still been possible to end the year with a small surplus.

Other threats include the retirement of the Clinical Director and standing down of a number of long-serving and experienced Trustees including myself as the current Chair.

Management of threats

Aspirations towards owning suitable premises will have to be revisited if funds need to be diverted towards keeping the coming years cash flow in a healthy position. This will be very much dependent on client fees review and success rates with grant applications going forward.

The Board has set aside suitable funds to cover closure, although it is suggested the current fund should be increased given our increased running costs.

The successful candidate for the Clinical Directors post will be required to work alongside the current post holder for around 2 months prior to retirement. This will ensure a smooth handover with a full appreciation of the running of the charity and allow suitable relationships to be developed with other staff, therapists and Trustees. It will also help in the initial performance evaluation during the probation period. The Clinical Director is key in the communication process between staff, therapists and the Board of Trustees.

The Board has recently been joined by a therapist working for MCTC to contribute to the management and decision-making process. This has enabled a fuller appreciation of the issues raised by therapists and a better understanding of therapists as to how the Board operates and how decisions are being made and implemented. Regarding the replacement of Board members, it is highly recommended that the skills profile of Board members is reviewed to include skills in business management and/or finance, to better enhance the ability to address the issues around more reliable and consistent funding streams.

Concluding statement

I would like to personally thank all of the staff and therapists at MCTC in assisting the Board to undertake their required duties. I am especially grateful to the current Clinical Director and Business Manager/Fundraiser for their continuing support and their professionalism in assisting me as Chair of the Board of Trustees. I wish all those with continuing roles every success and I will look back fondly on my involvement with MCTC as I move on in my own retirement.

Dr W Atherton

Chair of Trustees

EXPENDITURE DETAIL

MCTC Costs	2023/4	2024/5
Clinical	£	£
Clinical Director	36069	42097
Counselling Delivery	93000	110000
Schools delivery	16300	24115
Training and Safeguarding	1260	1705
Other direct costs	3198	3059
Insurance	680	677
	150507	181653
Non Clinical		
Fundraising and Administration	47752	42857
Accountancy	902	720
Office building repairs and main	2378	1293
Office cleaning	2380	3000
Office move	18700	1020
Office rent	10500	10500
Utilities	1677	1487
Software / IT Support	3623	547
Staff welfare and expenses	1000	1353
Telephone/comms	1103	1539
AGM	0	0
Trustees training & Recruitment	0	240
	90015	64556
	240522	246209

Financial review

The charity's financial position at the end of the period ended 30 June 2025

The financial position of the charity at 30 June 2025 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2025	2024
	£	£
Net income	3,534	35,853

Unrestricted Revenue Funds available for the		
212,755	216,289	
general purposes of the charity		
Total Unrestricted Funds	216,289	212,755
Restricted Revenue Funds	-	-
Total Restricted Funds	-	-
Total Funds	216,289	212,755

Financial review of the position at the reporting date as of 30 June 2025

We would like to thank all those who supported us over the year, either by direct donations or by supporting our fund-raising events:

We are fortunate enough to have regular donors who contribute monthly, and we have received some generous one off donations.

The Charitable Company, which is limited by guarantee, was incorporated on 18 March 2011 under registration number 07569839 and is governed by its Memorandum and Articles of Association.

The Company was registered with the Charity Commission on 10 May 2011 and given the number 1141804.

Some clients are able to make a small contribution towards the cost of the counselling services, and in some cases no contribution at all is possible.

Policies on reserves.

MCTC hold £25k in reserve in an allocated account to cover costs in the event of winding up.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Details of The Independent Examiner

Arjun Desai
Fellow of Chartered Certified Accountants
378 Walsall Road
Perry Barr
Birmingham
B42 2LX

Statement of the Directors' and Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities Act 2011 the Companies Act 2006, the Memorandum and Articles of Association, and the Charities Statement of Recommended Practice ("Charities SORP") (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland: FRS102) issued in October 2019.

In particular, the Companies Act 2006 and charity law require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to:

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law);
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
-
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. 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.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

Method of preparation of accounts - Small company provisions

The financial statements are set out on pages 19 to 34.

The financial statements have been prepared implementing the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) (The SORP), and in accordance with the Financial Reporting Standard 102, (effective October 2019).

These financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006, applicable to companies subject to the small companies regime.

This report was approved by the board of trustees on 08/09/2025



**And signed with their approval by
Dr W Atherton - Chair of Trustees**

Report of the Independent Examiner to the Trustees of the charitable company on the accounts for the period ended 30 June 2025

I report to the Trustees on my examination of the financial statements of the charitable company on pages 13 to 26 for the period ended 30 June 2025 which have been prepared in accordance with the Charities Act 2011 (the Act) and with the Financial Reporting Standard 102, (effective October 2019) as modified by FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities), (The SORP), published by the Charity Commission in England & Wales (CCEW), and under the historical cost convention and the accounting policies set out on page 20.

Respective responsibilities of the Trustees and the Independent Examiner and the basis of the

As described on page 2, you, the charitable company's Trustees, who are also the Directors of the Company for the purposes of Company law, are responsible for the preparation of the financial statements in accordance with the Companies Act 2006, the Charities Act 2011 and all other applicable law and with United Kingdom Generally Accepted Accounting Practice, applicable to smaller entities, and for being satisfied that the financial statements give a true and fair view.

The Trustees consider that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the memorandum and articles of the charity for the conducting of an audit, and that the accounts do not require an audit in accordance with Part 16 of the Companies Act 2006 and that no member or members have requested an audit pursuant to Section 476 of the Companies Act 2006. As a consequence, the Trustees have elected that the financial statements be subject to independent examination.

Having satisfied myself that the financial statements are not required to be audited under any legal provision, or otherwise, and are eligible for independent examination, it is my responsibility to:

- a) examine the financial statements of the charity under Section 145 of the Act;
- b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of Independent Examiner's Statement and scope of work undertaken

I report in respect of my examination of the charity's financial statements carried out under s145 of the Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act setting out the duties of an independent examiner in relation to the conducting of an independent examination. An independent examination includes a review of the accounting records kept by the charitable company and of the accounting systems employed by the charitable company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you, as Trustees, concerning such matters. The purpose of the examination is to establish as far as possible that there have been no breaches of charity legislation and that, on a test basis of evidence relevant to the amounts and disclosures made, the financial statements comply with the SORP.

The procedures undertaken do not provide all the evidence that would be required in an audit, and information supplied by the Trustees in the course of the examination is not subjected to audit tests or enquiries and does not cover all the matters that an auditor would consider in arriving at an opinion. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide.

Consequently, I do not express an audit opinion on the view given by the financial statements, and in particular, I express no opinion as to whether the financial statements give a true and fair view of the affairs of the charity, and my report is limited to the matters set out in the statement below.

I planned and performed my examination so as to satisfy myself that the objectives of the independent examination are achieved and before finalising the report I obtained written assurances from the Trustees of all material matters.

Independent Examiner's Statement, Report and Opinion

Subject to the limitations upon the scope of my work as detailed above, I have completed my examination: and can confirm that-

The accounts of this charitable company are not required to be audited under Part 16 of the Companies Act 2006.

This is a report in respect of an examination carried out under 145 of the Act and in accordance with Directions given by the Charity Commission under section 145(5)(b) of the Act which may be applicable;

and that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:


accounting records were not kept in respect of the charity as required by Section 386 of the Companies Act 2006 and Section 130 of The Charities Act 2011;

the financial statements do not accord with those records; or

the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in section 396 of the Companies Act 2006 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;

have not been prepared in accordance with the methods and principles set out in the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in February 2016), (the SORP).

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 financial statements to be reached.



Arjun Desai - Independent Examiner
Chartered Certified Accountant

378 Walsall Road
Perry Barr
Birmingham
B42 2LX

This report was signed on 8 September 2025

Statement of Financial Activities (including the Income and Expenditure Account for the period ending 30 June 2025, as required by the Companies Act 2006)

	SORP Ref	Current year Unrestricted Funds 2025	Current year Restricted Funds 2025	Current year Total Funds 2025	Prior Year Total Funds 2024
Income & Endowments from:					
Donations & Legacies	A1	151,251	-	151,251	184,294
Charitable activities	A2	61,091	-	61,091	56,749
Other trading activities	A3	33,140	-	33,140	37,375
Investments	A4	4,261	-	4,261	2,489
Grants		-	-	-	-
Total income	A	249,743	-	249,743	280,907
Expenditure on:					
Charitable activities	B2	244,587	-	244,587	237,584
Fund raising		1,622	-	1,622	7,470
Total expenditure	8	246,209	-	246,209	245,054
Net income/(expense) for the period		3,534	-	3,534	35,853
Transfers between funds		-	-	-	-
Net income/(expense) after transfers	A-8-C	3,534	-	3,534	35,853
Net movement in funds		3,534	-	3,534	35,853
Reconciliation of funds:					
	E				
Total funds brought forward		212,755	-	212,755	176,902
Total funds carried forward		216,289	-	216,289	212,755

The 'SORP Ref indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 25 to 34 form an integral part of these accounts.

Statement of Financial Activities (including the Income and Expenditure Account for the period ending 30 June 2024)

	SORP Ref	Prior Year Unrestricted Funds 2024 £	Prior Year Restricted Funds 2024 £	Prior Year Total Funds 2024 £
Income & Endowments from:				
Donations & Legacies	A1	184,294	-	184,294
Charitable activities	A2	56,749	-	56,749
Other trading activities	A3	37,375	-	37,375
Investments	A4	2,489	-	2,489
Grants		-	-	-
Total income	A	280,907	-	280,907
Expenditure on:				
Charitable activities	B2	237,584	-	237,584
Fund raising		7,470	-	7,740
Net income for the period		35,853	-	35,853
Transfers between funds		-	-	-
Net income after transfers	A-8-C	35,853	-	35,853
Net movement in funds		35,853	-	35,853
Reconciliation of funds:	E			
Total funds brought forward		176,902	-	176,902
Total funds carried forward		212,755	-	212,755

All activities derive from continuing operations

**Resources applied in the year ending 30 June 2025 towards fixed assets for
Charity use:-**

	2025 £	2024 £
Funds generated in the year as detailed in the SOFA	<u>3,534</u>	<u>35,853</u>
Net resources available to fund charitable activities	<u>3,534</u>	<u>35,853</u>

The notes attached on pages 25 to 34 form an integral part of these accounts.

Mersey Counselling and Therapy Centre

Movements in revenue and capital funds for the period ending 30 June 2025

Revenue accumulated funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last year Total Funds 2024 £
Accumulated funds brought forward	212,755	-	212,755	176,902
Recognised gains and losses before transfers	3,534	-	3,534	35,853
	216,289	-	216,289	212,755
Transfers	-	-	-	-
Closing revenue funds	216,289	-	216,289	212,755

Summary of funds	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Last Year Total Funds 2024 £
Revenue accumulated funds	216,289	-	216,289	212,755

The notes attached on pages 26-34 form an integral part of these accounts.

Mersey Counselling and Therapy Centre
Income and Expenditure Account for the year ending 30 June 2025 as required by the
Companies Act 2006

	2025 £	2024 £
<i>Income</i>		
Income from operations	245,482	278,418
Investment income		
Interest receivable	4,261	2,489
Gross income in the period before exceptional items	<u>249,743</u>	<u>280,907</u>
Gross income in the period including exceptional items	<u>249,743</u>	<u>280,907</u>
<i>Expenditure</i>		
Charitable expenditure, excluding depreciation and amortisation	244,587	237,584
Fund Raising costs	1,622	7,470
Total expenditure in the period	<u>246,209</u>	<u>245,054</u>
Net income before tax in the financial period	3,534	35,853
Tax on surplus on ordinary activities	-	-
Net income after tax in the financial period	<u>3,534</u>	<u>35,853</u>
Retained surplus for the period	<u>3,534</u>	<u>35,853</u>

All activities derive from continuing operations

In accordance with the provisions of the Companies Act 2006, the headings and subheadings used in the Income and Expenditure account have been adapted to reflect the special nature of the charity's activities.

The notes attached on pages 25-34 form an integral part of these accounts.

Mersey Counselling and Therapy Centre
Balance Sheet as at 30 June 2025

		SORP		2025	2024
		Note Ref		£	£
Current assets		B			
Debtors	5	B2	-	-	-
Cash at bank and in hand		B4	222,860	219,221	
Total current assets			<u>222,860</u>	<u>219,221</u>	
Creditors: amounts falling due within one year	6	C1	<u>(6,571)</u>	<u>(6,466)</u>	
Net current assets				<u>216,289</u>	<u>212,755</u>
The total net assets of the charity			<u>216,289</u>	<u>212,755</u>	

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds

Restricted Revenue Funds	9	D2	-	-
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Unrestricted Funds

Unrestricted Revenue Funds	9	D3	<u>216,289</u>	<u>212,755</u>
			<u>216,289</u>	<u>212,755</u>
Total charity funds			<u>216,289</u>	<u>212,755</u>

The 'SORP Ref indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The member has not required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 10.

The financial statements have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006, applicable to companies subject to the small companies regime.



Dr W Atherton
Chair of Trustees

Approved by the board of trustees on 08/09/2025

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (October 2019) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities), (The SORP), and in accordance with all applicable law in the charity's jurisdiction of registration, except that the charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) (The SORP),

Risks and future assumptions

The charity is a public benefit entity.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity 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 on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Significance of financial instruments to the charity's position

There are no significant implications to the charity's position relating to financial instruments

4 Staff costs and emoluments

Salary costs

Gross Salaries excluding trustees and key management personnel

2025	2024
£	£
84,013	75,721

Total salaries, wages and related

84,013	75,721
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costs 5 Debtors

Other debtors

2025	2024
£	£
-	-
-	-

6. Creditors: amounts falling due within one year

Accruals
PAYE, NIC VAT and other taxes
Other creditors

2025	2024
£	£
780	720
1,455	1,347
4,336	4,400
6,571	6,467

7. Income and Expenditure account summary	2025	2024
	£	£
At 1 April 2024	212,755	176,902
Surplus after tax for the period	3,534	35,853
	<u>216,289</u>	<u>212,755</u>
At 30 June 2025		

8. Particulars of how particular funds are represented by assets and liabilities

At 30 June 2025	Unrestricted funds	Designated funds	Restricted funds	Total Funds
	£	£	£	£
Current Assets	222,860	-	-	222,860
Current Liabilities	(6,571)	-	-	(6,571)
	<u>216,289</u>	<u>-</u>	<u>-</u>	<u>216,289</u>
At 30 June 2024	Unrestricted funds	Designated funds	Restricted funds	Total Funds
	£	£	£	£
Current Assets	219,221	-	-	219,221
Current Liabilities	(6,466)	-	-	(6,466)
	<u>212,755</u>	<u>-</u>	<u>-</u>	<u>212,755</u>

9. Change in total funds over the period as shown in Note 8, analysed by individual funds

	Funds brought forward from 2024	Movement in funds in 2025	Transfers between funds in 2025	Funds carried forward to 2026
	£	See Note 10 £	£	£
<i>Unrestricted and designated funds:-</i>				
Unrestricted Revenue Funds	212,755	3,534	-	216,289
Unrestricted Revaluation Reserve				
Designated Revenue Funds				
Designated Fixed Asset Funds				
Total unrestricted and designated funds	<u>212,755</u>	<u>3,534</u>	<u>-</u>	<u>216,289</u>
<i>Restricted funds:-</i>				
Total restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total charity funds	<u>212,755</u>	<u>3,534</u>	<u>-</u>	<u>216,289</u>

10. Analysis of movements in funds over the period as shown in Note 9

	Income	Expenditure	Transfers	Movement in funds
	2025	2025	2025	2025
	£	£	£	£
<i>Unrestricted and designated funds:-</i>				
Unrestricted Revenue Funds	249,743	(246,209)	-	3,534
<i>Restricted funds</i>	-			-

Detailed analysis of income and expenditure for the year ending 30 June 2025 as required by the SORP 2015

This analysis is classified by conventional nominal descriptions and not by activity.

11. Donations and Legacies

	Current Year	Current Year	Current Year		Prior Year
	Unrestricted Funds	Restricted Funds	Total Funds		Total
Grants	2025	2025	2025		2024
Gov.UK Suicide Prevention		8971	8971		
Schroder		5000	5000		
People's Postcode Lottery		16998	16998		
Gov.UK Suicide prevention		8696	8696		
P H Holt		8500	8500		
N Reyner		1000	1000		
Claude Ballard		3204	3204		
Blue Sky		10000	10000		
Gov UK Suicide Prevention		8373	8373		
Lottery		19976	19976		
ADOW		5250	5250		
DHSC		7645	7645		
		103,613			
Donations					
LCM	40000		40000		
Under £1k	7462		7462		
A1					
TOTAL	47462		151075		184294

12. Income from charitable activities - Trading Activities

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Primary purpose and ancillary trading				
Sale of goods and services in accordance with the charity's objects	61,091	-	61,091	56,749
Total Primary purpose and ancillary trading	61,091	-	61,091	56,749

13. Total Income from charitable activities

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Total income from charitable trading	61,091	-	61,091	56,749
Total from charitable activities	61,091	-	61,091	56,749

A2

Mersey Counselling and Therapy Centre

Detailed analysis of income and expenditure for the year ending 30 June 2025 required by the SORP 2015

14 Other trading activities

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Trading activities to raise funds for the charity	33,140	-	33,140	37,375
Total from other activities	A3 33,140	-	33,140	37,375

15 Investment income

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Bank Interest Receivable	4,261	-	4,261	2,849
Total investment income	A4 4,261	-	4,261	2,849

16 Expenditure on charitable activities - Charitable trading

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Cost of goods for primary purpose trading	134,011	-	134,011	114,114
Reallocated from support costs	110,576	-	110,576	123,470
Total charitable trading costs	82b 244,587	-	244,587	237,584

17 Support costs for charitable activities

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Employee costs not included in direct costs				
Salaries - Administrative staff	84,013	-	84,013	75,721
Premises Expenses				
Premises repairs, renewals and maintenance	4,207	-	4,207	4,325
Premises costs	13,545	-	13,545	13,395
Relocation costs	212	-	212	18,632

Detailed analysis of income and expenditure for the year ending 30 June 2025 as required by the SORP 2015

17 Support costs for charitable activities-continued

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Administrative overheads				
Office costs	7,819	-	7,819	10,707
Professional fees paid to advisors other than the auditor or examiner				
Accountancy fees other than examination or				
Audit fees	780	-	780	690
Support costs before reallocation			110,576	-
110,576 123,470				
Less support costs reallocated to specific activities				
To charitable trading costs	(110,576)	-	(110,576)	(123,470)
Total support costs	-	-	-	-

The basis of allocation of costs between activities is described under accounting policies

18 Total Charitable expenditure

	Current year Unrestricted Funds 2025 £	Current year Restricted Funds 2025 £	Current year Total Funds 2025 £	Prior Year Total Funds 2024 £
Total charitable trading costs	82b 246,209	-	246,209	245,054
Total charitable expenditure	82 246,209	-	246,209	245,054

Activity analysis of Income and expenditure for the year ending 30 June 2025

This analysis is classified by activity and not by conventional nominal descriptions.

19 Analysis of income by activity

	SOFA ref	2025 £	2024
Activity			
Income from charitable activities		61,091	56,749
Income from other, non-charitable, trading activities		33,140	37,375
Summary of Total Income, including the items above			
Charitable activities	A2	61,091	56,749
Other activities	A3	33,140	37,375
Donations & Legacies	A1	151,251	184,294
Investment income	A4	4,261	2,489
Government grant		-	-
Total income as shown in the SOFA	A	249,743	280,907
Categories of income			
Income from exchange transactions		249,743	280,907

20 Analysis of charitable expenditure by activity

Activity			
Summary of charitable costs by activity			
		Total	Total
		2025	2024
		£	£
A2. Primary purpose and ancillary trading directly attributable to activities		134,011	114,114
B1. Employee costs not included in direct costs		84,013	75,721
B3. Premises Expenses		17,964	36,352
B4. Administrative overheads		7,819	10,707
B5. Professional Fees		780	690
Total charitable expenditure		110,576	123,470
Funding expenditure		1,622	7,470