



Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2020	To	31	12	2020

Section A Reference and administration details

Charity name Concern Cymru

Other names charity is known by

Registered charity number (if any) 1182469

Charity's principal address

Regal House

Gelligaer Lane, Cathays

Cardiff

Postcode

CF14 3JS

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr Stuart Gerrish	Chair		
2	Mr Michael Rees	Treasurer		
3	Mrs Sheila Stephen			
4	Mr Phillip Nicholas			
5	Mrs Anna Hartt			
6	Mr Peter Knight			
7				
8				Appointed by invite of trustees
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
None	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Bankers	CAF Bank Ltd	25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JQ
Independent Examiner	Mrs Sylvia I. Whitehead	46 Bryn Terrace, Aberdare, CF44 8RA

Name of chief executive or names of senior staff members (Optional information)

Director: Mr Russell Walters

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution registered by Charity Commission for England and Wales, March 14 th 2019
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The charity is managed by a board of trustees who set the overall strategy for the operation and development of the organisation. In this they are assisted by a management committee consisting of the director, treasurer and four senior counsellors. This committee, through the director, also oversees the day to day operation of the service.

All trustees and counsellors working with the charity hold current DBS checks.

Concern Cymru is affiliated to the Association of Christian Counsellors (ACC) and operates under the code of ethics of that organisation.

A system of policies and codes of practice is in place that together with the code of ethics mentioned above, are designed to manage the inherent risks involved in counselling. These are reinforced by the high standards of initial and ongoing training required to be undertaken by counsellors, and by continuous supervision. The charities possible financial exposure to professional or public liability is covered adequately by insurance.

Summary of the objects of the charity set out in its governing document

The objects of Concern Cymru are:

- the advancement of health for the public benefit by providing counselling to people with mental and emotional needs, together with
- the advancement of education for the public benefit by providing accredited training and professional development for counsellors.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In considering the operation and activities of Concern Cymru, the Trustees give due regard to the Charity Commissions guidance on public benefit.

Counselling is a well proven and approved technique for addressing a wide variety of mental, emotional and spiritual needs. Talking therapy is approved and provided by the National Health Service with the anticipation that patient's symptoms will be alleviated by counselling.

Concern Cymru provides public benefit by mobilising the time and expertise of Christian volunteer counsellors in South Wales to provide a service to supplement the state talking therapy provision which is increasingly overloaded and unable to meet demand. It's main activity is to provide free counselling to any person in need of such a service. A wide range of problems can be addressed and a number of counselling models are used, depending on the nature of the presenting case. Counselling is primarily carried out face to face by our voluntary, trained counsellors at our counselling rooms at Cathays, Cardiff and at a number of other centres in the South Wales area.

In order to make our services known as widely as possible, we maintain contacts with local GP Health Centres, social services, local community health organisations and support services, so that these organisations can refer people who may benefit from our services to us. Our services are also advertised through local media and our web site..

It also aims to provide public benefit by increasing the number of qualified counsellors available in the community. This is achieved by organising and running accredited training courses in counselling skills, together with specialised in house courses for counsellors to promote continuous professional development. These courses and seminars are open to anyone with counselling interests and not only those who work with Concern Cymru.

We also provide the opportunity for students studying for counselling degrees or diplomas at local universities and colleges, to work with us. This enables them to build up the necessary number of practice hours required for their courses.

Restrictions imposed by the Covid -19 pandemic severely affected our ability to carry out many of our normal activities in our usual manner, primarily because of restrictions placed on face to face meeting. To maintain a service required our operation to be delivered totally on-line. Pre-pandemic, none of our services were delivered on-line so the service had to adapt to a major change in its operation in a very short time.

A library of counselling and other relevant books and resources is maintained to provide information and encourage counsellors to develop their skills.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Concern Cymru is grateful to the volunteers, who give their time freely to counsel our clients and also to study and improve their counselling skills. Without them Concern Cymru would not be able to function in its present format where no compulsory charge is made to clients for counselling.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

2020 was a year which confronted Concern Cymru with some very difficult challenges. Concern Cymru, which was formed as a CIO to succeed the unincorporated charity, Cardiff Concern, had started its public operations in September 2019. At the start of 2020 it was increasing the number of clients it was seeing as the transition from the original charity was progressing. However, by March of 2020 the Covid-19 pandemic and subsequent lockdowns all face to face counselling was forced to stop due to government restrictions. Concern Cymru operated almost entirely on a face to face client/counsellor basis and initially all counselling had to stop. Our only options to continue counselling were to use telephone or online video counselling. Unfortunately these methods require some different skill sets from face to face counselling, and only a few of our counsellors were trained in, or had any experience of, these methods. Fortunately, we were able to set up a short online training course for all our voluntary counsellors who were prepared to carry out online counselling. This equipped them with the necessary skills to adapt to an online counselling environment.

Clients who were in the process of being counselled when the lockdown started, were offered the chance to continue their sessions online. This offer was taken up by some 50% of clients. The remainder ended their counselling for various reasons, mainly because either they felt they could not get sufficient privacy in their home setting to talk freely to the counsellor or did not have suitable technology at home to partake in online sessions easily.

At the start of lockdown, we also had a waiting list of just over 200 people who had requested counselling. These were all contacted and informed that their counselling, when available, would likely be on line and likely to be delayed. Over a hundred prospective clients asked to be removed from our lists, and we were left with a waiting list of 90 people.

We were able to maintain a limited online service within a few days of the initial lockdown, using our counselling volunteers who were adequately trained in online counselling, but by June we had trained sufficient counsellors to provide a service at approximately 80% of our normal operating capacity. The contract we have with a local high school to counsel students deemed to be in need of such intervention, was also restarted on line in the September term.

We are particularly grateful to our volunteers for the extra effort they have all put in to getting the service up and running again in exceptionally difficult circumstances.

Section D (cont'd)**Achievements and performance**

Apart from the emergency training arranged to equip our counsellors with online skills, a series of courses in Basic Counselling Skills were started in the year. This series is designed to train those interested in counselling, but with no formal qualifications, at NVQ levels 1,2 and 3 in basic counselling skills. On successful completion of the series, trainees will be qualified to join services such as Concern Cymru as trainee counsellors and start to make an active contribution to the counselling profession.

Particularly in this year when our staff and volunteers have been called on to make exceptional efforts to maintain Concern Cymru's service to the community, we are extremely thankful for the continued prayer and financial support of local churches, clients, friends and private charitable trusts. which has enabled us to maintain the free service we offer. We are particularly grateful for the generous support of the National Lottery Community Fund which will enable us to carry out more training and provide additional resources for on-line operation in the coming year.,

Section E**Financial review****Brief statement of the charity's policy on reserves**

Concern Cymru aims to maintain reserves to cover a minimum of six months' operation. This would allow the charity to arrange for an orderly closure should funding cease, ensuring that any client undergoing counselling at the announcement of closure would have every chance of their case being brought to a conclusion whilst the charity was still able to operate.

Details of any funds materially in deficit

There are no funds in deficit

Further financial review details (Optional information)**You may choose to include additional information, where relevant about:**

- the charity's principal sources of funds (including any fundraising);

Much of 2020 was financially difficult because many of our income streams disappeared, particularly from clients. However, the ability to use the Government's Job Retention Scheme particularly through the Scheme's flexible period, enabled us to maintain our 2 paid employees on full salaries for the year. This was again made possible by an increased input from our Trustees and the volunteer management team thus allowing our paid employees to be furloughed for a large part of the year.

<ul style="list-style-type: none"> • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted. 	<p>Total receipts for the year were £69,948 and payments were £35,962. £12,841 off this income came from the transfer of part of the funds of the original charity, Cardiff Concern, to Concern Cymru as was agreed within the application to the Charity Commission for the formation of the Charity. We also received unrestricted donations from several charitable trusts. These were £13,000 from the Ardbarron Trust Ltd, £5,000 from the Cardiff YMCA (1910) Trust and £2,550 from the James Williams Trust. At the end of the year, we were also fortunate to obtain a Community Fund Grant of £10,000 from the National Lottery to assist with training and provide additional computing equipment and services to enable the charity to operate a more effective online service in addition to its normal face to face service. The bulk of these grants came at the end of the year, enabling us to face 2021 with much greater confidence.</p> <p>The total reserves held by Concern Cymru at the end of the year were £47,966. £35,886 of these reserves were held in the general fund which were sufficient to meet the requirements of the reserve policy above.</p>
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Further financial review details (Optional information) cont'd

Most of the charities expenditure is used to rent and operate suitable premises to provide counselling rooms and office accommodation, and to provide a part time salary to a director and administrator to oversee the day to day operation of the service.

Expenditure is also made to publicise the service to ensure our services are known as widely as possible to the public, and to provide insurance cover to protect our counsellors and the service against professional liabilities which may arise.

No counsellor is paid for counselling services given to Concern Cymru, although occasionally travelling expenses are paid when counsellors have to travel long distances to our counselling centres. It is also sometimes necessary to hire in professional counsellors to meet particular needs. It is usually necessary to pay fees for this, but most counsellors we use offer considerably reduced fees for their services.

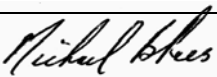
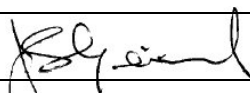
Section F Other optional information

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Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature (s)		
Full name(s)	Michael Bernard Rees	John Stuart Gerrish
Position (eg Secretary, Chair, etc)	Treasurer	Chair
Date	10th September 2021	

**Receipts & Payment Account and Statement of Assets & Liabilities
under Part 8 of the Charities Act 2011
for the period of 12 months ending December 31st 2020**

		2020			2019	
		General Fund	Designated Funds Training Courses	Restricted Funds Grants	Total	Total
Receipts:						
	Note	£	£	£	£	£
<i>(a) Voluntary Sources</i>						
Client donations		250	-	-	250	-
Church gifts		1,747	-	-	1,747	-
Other donations	2	37,439	-	12,159	49,599	27,655
Income tax recovered from Gift Aided Donations	3	439	-	-	439	-
<i>(b) Income from Assets</i>						
Bank interest	4	1	-	-	1	1
<i>(c) Income from Counselling in Schools</i>						
St Teilo's High School		5,900	-	-	5,900	1,600
<i>(d) Miscellaneous Receipts</i>						
Fund Raising	5	88	-	-	88	-
Room Hire		180	-	-	180	500
Prepayment for Training Fees	6		950	-	950	-
Sundry income	7	-	-	-	-	-
Income from Government Grants - Job Retention Scheme		10,794	-	-	10,794	-
Total Receipts		56,838	950	12,159	69,948	29,756
Payments:						
<i>(a) Direct Charitable Expenditure</i>						
Salaries, Staff expenses	8	21,535	-	170	21,704	10,271
Schools' counselling counsellor fees		5,070	-	-	5,070	2,880
Operation of counselling premises	9	6,575	-	60	6,635	1,733
Support of counselling service	10	672	-	-	672	580
Administration	11	116	-	-	116	222
Training and information	12	-	300	500	800	-
Fund raising costs	13	-	-	-	-	-
Publicity	14	965	-	-	965	90
Total Payments		34,933	300	730	35,962	15,776
Surplus/(deficit) for the year before transfers		21,906	650	11,430	33,986	13,980
Transfers (Surplus training fees returned to general fund)					-	-
Surplus/(deficit) for the year after transfers		21,906	650	11,430	33,986	13,980
Balance brought forward		13,980	-	-	13,980	-
Balance carried forward		35,886	650	11,430	47,966	13,980

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2020

ASSETS:		Note	2020 £	2019 £
Bank and cash balances:		15	47,966	13,980
Debtors		16	1,388	1,600
Furniture and fittings (insured value)			12,500	12,500
LIABILITIES:				
Creditors		17	4,133	2,400

Purpose of Funds:

- a) Designated funds hold monies received and spent in connection with counselling training courses provided by Concern Cymru. Surplus monies remaining after the completion of each course are transferred back to the general fund.
- b) Restricted funds hold the income and expenditure associated with grants made to Concern Cymru for specific purposes.

NOTES TO THE ACCOUNTS:

1. Basis of accounts:

These accounts have been prepared on a 'receipts and payments' basis in accord with the Statement of Recommended Accounting Practice: Accounting and Reporting by Charities (SORP 2005), UK Accounting Standards and the Charities Act 2011

Receipts:

		2020			Total	2019 Total
		General	Designated	Restricted		
2. Donations and other income:						
Transferred from Cardiff Concern		12,841			12,841	15,000
Friends	Gift Aided	320	-	-	320	-
	Other	2,559	-	-	2,559	55
Counsellors	Gift Aided	150	-	-	150	-
	Other	20	-	-	20	50
In Memorium gifts		1,000	-	-	1,000	-
Grants (restricted)	Ffynon Oer					
	Windfarm	200				
	Benefit					
	People's	859				
	Health Trust					
	Llynfi Afan Renewable					
	Energy Park Community	1,100				
	Fund					
	National Lottery Community	10,000			-	-
	Fund					
				12,159	12,159	-
Charitable trusts	Arrbarron	13,000				
	Trust					
	Cardiff City					
	Mission					
	Cardiff YMCA	5,000				
	(1910)Trust					
	James	2,550				
	Williams Trust					
		20,550	-	-	20,550	12,550
		37,439	-	12,159	49,599	27,655
3. Income tax recovered:						
From Gift Aid donations		368	-	-	368	-
Small Donation scheme		72	-	-	72	-
		439	-	-	439	-
4. Bank interest:						
CAF Gold Account		1	-	-	1	1
HMRC interest		-	-	-	-	-
		1	-	-	1	1
5. Fund Raising:						
Collection Boxes		88	-	-	88	-
		88	-	-	88	-
6. Training Fees						
Level 1/2 course fees		-	950	-	950	-
Level 3 course fees		-	-	-	-	-
		-	950	-	950	-
7. Sundry income						
Private use of photocopier		-	-	-	-	-
		-	-	-	-	-

Payments:

		2020			Total	2019 Total
		General	Designated	Restricted		
8. Salaries and staff expenses:						
Director Salary		14,402	-	-	14,402	5,715
Director expenses		-	-	-	-	473
Director Pension/N.I.		246	-	-	246	95
Administrator Salary/Fees		6,887	-	-	6,887	3,989
Counsellor fees /expenses		-	-	170	170	-
		21,535	-	170	21,704	10,271
9. Operation of counselling premises:						
Rent/Rates		3,712	-	-	3,712	1,733
Energy		705	-	-	705	-
Supplies,equipment and safety		1,385	-	60	1,445	-
Repairs/Refurbishment		305	-	-	305	-
Building and contents insurance		468	-	-	468	-
		6,575	-	60	6,635	1,733

NOTES TO THE ACCOUNTS (cont'd)

Payments: (cont'd)

	2020				2019
	General	Designated	Restricted	Total	Total
10. Support of counselling service:					
Liability and accident insurance	293	-	-	293	278
Association fees and subscriptions	269	-	-	269	253
DBS Checks	12	-	-	12	49
Counselling Telephone	98	-	-	98	-
Books and resources	-	-	-	-	-
	672	-	-	672	580
11. Administration:					
Bank Charges	66	-	-	66	25
Internet	50	-	-	50	-
Postage, stationery	-	-	-	-	77
Photocopying	-	-	-	-	119
	116	-	-	116	222
12. Training and information:					
External courses/conference fees, expenses	-	-	-	-	-
Course teaching and accreditation fees:					
Level 3	-	-	-	-	-
Level 1/2	-	-	500	500	-
College Partnership Fees	-	300	-	300	-
Other training resources	-	-	-	-	-
	-	300	500	800	-
13. Fund Raising costs					
Promotional pens	-	-	-	-	-
	-	-	-	-	-
14. Publicity:					
Media advertising	-	-	-	-	-
Counselling service publicity printing/postage	965	-	-	965	90
	965	-	-	965	90

Assets and liabilities:

	2020				2019
	General	Designated	Restricted	Total	Total
15. Bank and cash balances:					
CAF Cash Account	34,884	650	11,430	46,964	12,979
CAF Gold Account	1,002	-	-	1,002	1,001
Cash in hand	-	-	-	-	-
	35,886	650	11,430	47,966	13,980
16. Debtors					
Payments due for schools contract	1,333	-	-	1,333	1,600
Unclaimed tax on gift aid donations	55	-	-	55	-
	1,388	-	-	1,388	1,600
17. Creditors					
Training courses - tutor and accreditation fees	-	-	-	-	-
Office service charge to 31st Dec 2020 (estimate - not invoiced at year end)	2,400	-	-	2,400	2,400
Office rent (due 25th December - not invoiced by year end)	1,733	-	-	1,733	-
	4,133	-	-	4,133	2,400

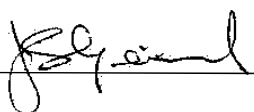
Accounts prepared by



Michael B. Rees (Treasurer), January 2021

The accounts and statement of assets and liabilities set out on pages 1 to 3 relating to the year ending 31st December 2020 are as approved by the trustees.

Signed:



Stuart Gerrish (Chair)

Date:

08 March 2021



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Concern Cymru

**On accounts for the year
ended**

31st December 2020

**Charity no
(if any)**

1182469

Set out on pages

1 to 3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

S. I. Whitehead

Date:

30/9/21

Name:

Sylvia I. Whitehead

**Relevant professional
qualification(s) or body
(if any):**

Address:

46 Bryn Terrace

Aberdare

CF44 8RA

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.