

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 2021

		2021				2020
		General Fund	Designated Funds Training Courses	Restricted Funds Croeserw Service	Total	Total
Receipts:						
	Note	£	£	£	£	£
<i>(a) Voluntary Sources</i>						
Client donations		1,940	-	-	1,940	250
Church gifts		3,174	-	-	3,174	1,747
Other donations	2	17,708	-	-	17,708	49,599
Income tax recovered	3	955	-	-	955	439
<i>(b) Income from Assets</i>						
Bank interest	4	0	-	-	0	1
<i>(c) Schools' Counselling Contract</i>						
St Teilo's High School		7,000	-	-	7,000	5,900
<i>(d) Miscellaneous Receipts</i>						
Fund Raising	5	456	-	-	456	88
Room Hire		-	-	-	-	180
Prepayment for Training Fees	6		2,450	-	2,450	950
Sundry income	7	-	-	-	-	-
Coronavirus Job Retention Scheme		5,772			5,772	10,794
Total Receipts		37,004	2,450	-	39,454	69,948
Payments:						
<i>(a) Direct Charitable Expenditure</i>						
Salaries, Staff expenses	8	19,263	-	-	19,263	21,704
Schools' counselling counsellor fees		7,740	-	-	7,740	5,070
Operation of counselling premises	9	11,251	-	2,166	13,417	6,635
Support of counselling service	10	1,121	-	-	1,121	672
Administration	11	1,049	-	1,000	2,049	116
Training and information	12	-	1,056	6,334	7,390	800
<i>(b) Other Expenditure</i>						
Fund raising costs	13	-	-	-	-	-
Publicity	14	-	-	-	-	965
Retirement/memorial gifts		-	-	-	-	-
Total Payments		40,424	1,056	9,500	50,980	35,962
Surplus/(deficit) for the year before transfers		(3,420)	1,394	(9,500)	(11,526)	33,986
Transfers (Surplus training fees returned to general fund)		1,500	(1,500)		-	-
Surplus/(deficit) for the year after transfers		(1,920)	(106)	(9,500)	(11,526)	33,986
Balance brought forward		35,886	650	11,430	47,966	13,980
Balance carried forward		33,966	544	1,930	36,440	47,966

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2021

ASSETS:	Note	2021 £	2020 £
Bank and cash balances:	15	36,440	47,966
Debtors	16	2,933	1,333
Furniture and fittings (insured value)		12,500	12,500
LIABILITIES:			
Creditors	17	3,906	4,133

Purpose of Funds:

- 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.
- 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:

		2021				2020
2. Donations and other income:		General	Designated	Restricted	Total	Total
Transferred from Cardiff Concern		3,003			3,003	12,841
Friends	Gift Aided	360	-	-	360	320
	Other	2,365	-	-	2,365	2,559
Counsellors	Gift Aided	380	-	-	380	150
	Other	-	-	-	-	20
In Memorium gifts		-	-	-	-	1,000
Grants (restricted)	Ffynon Oer					
	Windfarm	-				
	Benefit					
	People's					
	Health Trust	-				
	Llynfi Afan	-				
	National Lottery	-			-	-
				-	-	12,159
Charitable trusts	Arrbarron Trust	10,000				
	Hebron Hall	500				
	Cardiff YMCA (1910) Trust					
	James Williams Trust	1,100				
		11,600	-	-	11,600	20,550
		17,708	-	-	17,708	49,599
3. Income tax recovered:						
	From Gift Aid donations	924	-	-	924	368
	Small Donation scheme	31	-	-	31	72
		955	-	-	955	439
4. Bank interest:						
	CAF Gold Account	0	-	-	0	1
	HMRC interest	-	-	-	-	-
		0	-	-	0	1
5. Fund Raising:						
	Collection Boxes	124	-	-	124	88
	Events (Cambrensis Concert)	332			332	-
	Sales	-	-	-	-	-
		456	-	-	456	88
6. Training Fees						
	Reflective practice course fees	-	-	-	-	-
	Level 1/2 course fees	-	800	-	800	950
	Level 3 course fees	-	1,200	-	1,200	-
	CBT course fees	-	450	-	450	-
		-	2,450	-	2,450	950
7. Sundry income						
	Private use of photocopier	-	-	-	-	-
	Utilities commission	-	-	-	-	-
		-	-	-	-	-

Payments:

		2021				2020
8. Salaries and staff expenses:		General	Designated	Restricted	Total	Total
	Director Salary	14,828	-	-	14,828	14,402
	Director expenses	-	-	-	-	-
	Director Pension/N.I.	266	-	-	266	246
	Administrator Salary/Fees	4,048	-	-	4,048	6,887
	Counsellor fees /expenses	120	-	-	120	170
		19,263	-	-	19,263	21,704
9. Operation of counselling premises:						
	Rent/Rates	7,392	-	54	7,446	3,712
	Cleaning	-	-	-	-	-
	Energy	1,224	-	-	1,224	705
	Supplies,equipment and safety	1,787	-	2,112	3,900	1,445
	Repairs/Refurbishment	363	-	-	363	305
	Building and contents insurance	484	-	-	484	468
		11,251	-	2,166	13,417	6,635

NOTES TO THE ACCOUNTS (cont'd)

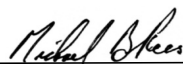
Payments: (cont'd)

	2021				2020
	General	Designated	Restricted	Total	Total
10. Support of counselling service:					
Liability and accident insurance	320	-	-	320	293
Association fees and subscriptions	269	-	-	269	269
DBS Checks	25	-	-	25	12
Counselling Telephone	508	-	-	508	98
Books and resources	-	-	-	-	-
	1,121	-	-	1,121	672
11. Administration:					
Bank Charges	148	-	-	148	66
Internet	891	-	1,000	1,891	50
Postage, stationery	10	-	-	10	-
Photocopying	-	-	-	-	-
	1,049	-	1,000	2,049	116
12. Training and information:					
External courses/conference fees, expenses	-	-	-	-	-
Course teaching and accreditation fees:					
Supervision	-	-	1,374	1,374	-
Level 3	-	-	1,360	1,360	-
Level 1/2	-	-	1,800	1,800	500
CBT	-	-	1,500	1,500	-
College Partnership Fees	-	-	300	300	300
Other training resources	-	1,056	-	1,056	-
	-	1,056	6,334	7,390	800
13. Fund Raising costs					
Promotional pens	-	-	-	-	-
	-	-	-	-	-
14. Publicity:					
Media advertising	-	-	-	-	-
Counselling service publicity printing/postage	-	-	-	-	965
	-	-	-	-	965

Assets and liabilities:

	2021				2020
	General	Designated	Restricted	Total	Total
15. Bank and cash balances:					
CAF Cash Account	32,242	544	1,930	34,716	46,964
CAF Gold Account	1,002	-	-	1,002	-
PayPal Account	723	-	-	723	-
Cash in hand	-	-	-	-	-
	33,966	544	1,930	36,440	47,966
16. Debtors					
Payments due for schools contract	2,933	-	-	2,933	1,333
Unclaimed tax on gift aid donations	-	-	-	-	-
	2,933	-	-	2,933	1,333
17. Creditors					
Training courses - tutor and accreditation fees	-	500	-	500	-
Office service charge (estimate)	2,400	-	-	2,400	2,400
Office rent	1,006	-	-	1,006	1,733
	3,406	500	-	3,906	4,133

Accounts prepared by



Michael B. Rees (Treasurer), January 2022

The accounts and statement of assets and liabilities set out on pages 1 to 3 relating to the year ending 31st December 2021 are as approved by the trustees.

Signed:



Stuart Gerrish (Chair)

Date:

4th April 2022



Section A

Independent Examiner's Report

Report to the trustees/
members of

Concern Cymru

On accounts for the year
ended

31st December 2021

Charity no
(if any)

1182469

Set out on pages

1 to 3

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021

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 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:

6th June 2022

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.



Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2021	To	31	12	2021

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	Mrs Anna Hartt			
5	Mr Peter Knight			
6	Miss Siobhan Walters		From March 2021	
7	Mrs Camilla Owen		From June 2021	
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.

Section C Objectives and activities

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.

Section C (cont'd) Objectives and activities

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.

Summary of the main achievements of the charity during the year

As for most charities and businesses, 2021 has been a very turbulent and uncertain year for Concern Cymru. Changes in Covid regulations caused the abandonment of a number of attempts at reopening our premises to restart face to face counselling, so the main emphasis in the first part of the year has been counselling via video or telephone call. Our premises eventually re-opened for face-to-face counselling in September 2021.

Trustee Changes Concern Cymru first registered as a C.I.O in 2019. It was formed out of an existing, unincorporated charity, Cardiff Concern, that had operated since 1991. One of the Trustees' main reasons for changing the charity to a C.I.O, was hopefully to encourage younger people to take on the role of Trustee. The unlimited liability placed on Trustees by the unincorporated structure had proved a considerable barrier to Trustee enrolment, and it was hoped the limited liability offered to Trustees under the C.I.O. structure would help in recruiting new and younger trustees. This was achieved this year when two people, both considerably younger than the existing board with the youngest being 25, agreed to become Trustees. Between them, as well as a younger viewpoint to our discussions, they will bring a wide experience of supporting disadvantaged and troubled young people, and of HR management in national care charities.

Training to Improve Counsellor Skills and Numbers: Since the start of lockdowns in March 2020 due the Covid 19 pandemic, our counselling sessions have had to be carried out on line by video call or by telephone, rather than the face-to-face methods we would have traditionally used. Initially this reduced the amount of counselling we could offer because we only had a few counsellors trained in on-line counselling methods. To address this we successfully applied to the National Lottery for an emergency community grant of £10,000 to provide additional training and equipment to improve our ability to operate on line. We received this at the end of 2020, and consequently 2021 has been an intensive in-house training year. The outcome has been that:

- all our existing 35 counsellors have undergone training in online counselling techniques,
- 7 people have completed courses at NVQ level 1 to 3 in basic counselling skills, including new modules in on-line counselling. These are now able to start careers as counsellors and several will join us as trainee counsellors.
- 5 counsellors are improving their counselling skills by undertaking a NVQ level 3 Cognitive Behaviour Therapy course.

The grant has also enabled us to fund 4 of our senior counsellors on an external Counselling Supervision course. They will now be able to supervise our new trainee counsellors, and the larger than normal number of final year counselling degree course students who have applied to work with us to obtain the number of practical counselling hours they require for qualification.

Counselling 232 people referred to us for counselling in 2021. By the end of the year, the number of referrals for counselling we were receiving had returned to pre-pandemic levels. New clients are offered the choice of on-line or The majority of counselling sessions are still carried out on-line, in spite of us now being able to offer face-to-face counselling again. The majority of new cases now prefer to take the on-line session offer, and it is becoming the preferred method for our counsellors. Whether this is a temporary effect whilst there is still a reluctance amongst many people to mix, or will become permanent even after the pandemic crisis, remains to be seen.

Our contract to provide counselling to the pupils at a local high school, St Teilo's Church in Wales High School, has continued through the lockdown. The school asked us to double the number of counselling sessions we gave to their students from September 2021. This means we now have a counsellor working at the school 3 days a week throughout the school year. The need for the increase is driven by the increase in mental health problems being experienced by students, thought to a consequence of the Covid-19 pandemic.

Section D (cont'd)

Achievements and performance

In this year when our staff and volunteers have again 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 has enabled us to carry out extensive training and provide additional resources, which have enabled to move rapidly to an on-line operation, essential to maintain an effective service through the pandemic.

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);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

2021 was financially uncertain because many of our income streams continued to be limited, particularly from clients. However, the continuation of the Government's Job Retention Scheme through much of the year, 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 considerable part of the year.

Total receipts for the year were £39,454 and payments were £50,980. £3003 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 £10,000 from the Ardbarron Trust Ltd, £1,100 from the James Williams Trust and £500 from the Hebron Hall Trust.

Most of the National Lottery grant of £10,000 received in 2020 was spent in this year, enabling a considerable amount of counselling training to be given, and accounts for most of the increase in payments made this year.

The total reserves held by Concern Cymru at the end of the year were £36,440. £33,966 of these reserves were held in the general fund which were sufficient to meet the requirements of the reserve policy above.

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, to provide training, and to pay a part time salary to a director and administrator to oversee the day to day operation of the service.

Expenditure is also incurred to provide insurance cover to protect our counsellors and the service against professional and public 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

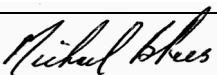
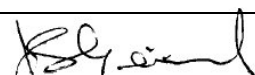
The preference for the majority of clients to choose on-line counselling following the pandemic, and consequently most counselling being carried out from home, the majority of our counselling rooms are unoccupied for a large part of the time. This means we are renting far more room space than we need, and the trustees are examining the possibility of surrendering the lease on our current main office and seeking accommodation that better fits our needs. This would hopefully result in reduced operating costs.

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	12th September 2022	