

**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 2022**

			2022				2021
			General Fund	Designated Funds Training Courses	Restricted Funds Croeserw Service	Total	Total
Receipts:							
	Note		£	£	£	£	£
(a) Voluntary Sources							
Client donations			739	-	-	739	1,940
Church gifts			1,290	-	-	1,290	3,174
Other donations	2		25,040	-	-	25,040	17,708
Income tax recovered	3		1,758	-	-	1,758	955
(b) Income from Assets							
Bank interest	4		33	-	-	33	0
(c) Schools' Counselling Contract							
St Teilo's High School			15,833	-	-	15,833	7,000
(d) Miscellaneous Receipts							
Fund Raising	5		3,312	-	-	3,312	456
Room Hire			-	-	-	-	-
Prepayment for Training Fees	6			800	-	800	2,450
Sundry income	7		-	-	-	-	-
Coronavirus Job Retention Scheme			-	-	-	-	5,772
Total Receipts			48,005	800	-	48,805	39,454
Payments:							
(a) Direct Charitable Expenditure							
Salaries, Staff expenses	8		20,711	-	-	20,711	19,263
Schools' counselling counsellor fees			13,860	-	-	13,860	7,740
Operation of counselling premises	9		9,780	-	-	9,780	13,417
Support of counselling service	10		881	-	-	881	1,121
Administration	11		1,324	-	-	1,324	2,049
Training and information	12		-	1,180	-	1,180	7,390
(b) Other Expenditure							
Fund raising costs	13		-	-	-	-	-
Publicity	14		-	-	-	-	-
Retirement/memorial gifts			-	-	-	-	-
Total Payments			46,555	1,180	-	47,735	50,980
Surplus/(deficit) for the year before transfers			1,450	(380)	-	1,070	(11,526)
Transfers (Surplus training fees returned to general fund)						-	-
Surplus/(deficit) for the year after transfers			1,450	(380)	-	1,070	(11,526)
Balance brought forward			33,966	544	1,930	36,440	47,966
Balance carried forward			35,416	164	1,930	37,510	36,440

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2022

ASSETS:	Note	2022 £	2021 £
Bank and cash balances:	15	37,510	36,440
Debtors	16	2,500	2,933
Furniture and fittings (insured value)		12,500	12,500
LIABILITIES:			
Creditors	17	250	3,906

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:

		2022				2021
2. Donations and other income:		General	Designated	Restricted	Total	Total
Transferred from Cardiff Concern		6,000			6,000	3,003
Friends	Gift Aided	270	-	-	270	360
	Other	3,344	-	-	3,344	2,365
Counsellors	Gift Aided	5,801	-	-	5,801	380
	Other	500	-	-	500	-
In Memorium gifts		25	-	-	25	-
				-	-	-
Charitable trusts	Arrbarron Trust	8,000				
	Hebron Hall					
	Cardiff YMCA (1910) Trust					
	James Williams Trust	1,100				
		9,100	-	-	9,100	11,600
		25,040	-	-	25,040	17,708
3. Income tax recovered:						
From Gift Aid donations		1,680	-	-	1,680	924
Small Donation scheme		78	-	-	78	31
		1,758	-	-	1,758	955
4. Bank interest:						
CAF Bank Accounts		33	-	-	33	0
HMRC interest		-	-	-	-	-
		33	-	-	33	0
5. Fund Raising:						
Collection Boxes		312	-	-	312	124
Events (2022:- 200 km run, 2021:-Cambrensis Concert)		3,000			3,000	332
Sales		-	-	-	-	-
		3,312	-	-	3,312	456
6. Training Fees						
Trauma Course Donations		-	450	-	450	-
Level 1/2 course fees		-	-	-	-	800
Level 3 course fees		-	200	-	200	1,200
CBT course fees		-	150	-	150	450
		-	800	-	800	2,450
7. Sundry income						
		-	-	-	-	-

Payments:

		2022				2021
8. Salaries and staff expenses:		General	Designated	Restricted	Total	Total
Director Salary		16,172	-	-	16,172	14,828
Director expenses		-	-	-	-	-
Director Pension/N.I.		289	-	-	289	266
Administrator Salary/Fees		3,940	-	-	3,940	4,048
Counsellor fees /expenses		310	-	-	310	120
		20,711	-	-	20,711	19,263
9. Operation of counselling premises:						
Rent/Rates		5,147	-	-	5,147	7,446
Cleaning		-	-	-	-	-
Energy		579	-	-	579	1,224
Supplies,equipment and safety		3,071	-	-	3,071	3,900
Repairs/Refurbishment		589	-	-	589	363
Building and contents insurance		393	-	-	393	484
		9,780	-	-	9,780	13,417

NOTES TO THE ACCOUNTS (cont'd)

Payments: (cont'd)

	2022			2021
	General	Designated	Restricted	Total
10. Support of counselling service:				
Liability and accident insurance	352	-	-	320
Association fees and subscriptions	145	-	-	269
DBS Checks	86	-	-	25
Counselling Telephone	298	-	-	508
Books and resources	-	-	-	-
	881	-	-	1,121
11. Administration:				
Bank Charges	123	-	-	148
Internet	1,201	-	-	1,891
Postage, stationery	-	-	-	10
Photocopying	-	-	-	-
	1,324	-	-	2,049
12. Training and information:				
External courses/conference fees, expenses	-	-	-	1,374
(Supervision course)	-	-	-	-
Course teaching and accreditation fees:				
Trauma Course	-	1,000	-	1,360
Level 3	-	-	-	1,800
Level 1/2	-	-	-	1,500
CBT	-	180	-	300
College Partnership Fees	-	-	-	1,056
Other training resources	-	-	-	7,390
	-	1,180	-	1,180
13. Fund Raising costs	-	-	-	-
14. Publicity:	-	-	-	-

Assets and liabilities:

	2022			2021
	General	Designated	Restricted	Total
15. Bank and cash balances:				
CAF Cash Account	34,396	164	1,930	34,716
CAF Gold Account	1,006	-	-	1,002
PayPal Account	14	-	-	723
Cash in hand	-	-	-	-
	35,416	164	1,930	36,440
16. Debtors				
Payments due for schools contract	2,500	-	-	2,933
Unclaimed tax on gift aid donations	-	-	-	-
	2,500	-	-	2,933
17. Creditors				
Administrator Fees	250	-	-	2,400
Office service charge (estimate)	-	-	-	1,006
Office rent	-	-	-	3,906
	250	-	-	250

Accounts prepared by Michael B. Rees

Michael B. Rees (Treasurer), January 2023

The accounts and statement of assets and liabilities set out on pages 1 to 3 relating to the year ending 31st December 2022 are as approved by the trustees.

Signed: Stuart Gerrish

Stuart Gerrish (Chair)

Date: 15th May 2023



Section A

Independent Examiner's Report

Report to the trustees/
members of

Concern Cymru

On accounts for the year
ended

31st December 2022

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 31/12/2022

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:

3rd June 2023

Name:

Mrs Sylvia I. Whitehead

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

Address:

46 Bryn Terrace

Cwmdare

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	2022	To	31	12	2022

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

The Ark Centre, Ararat Baptist Church

Plas Treoda, Whitchurch

Cardiff

Postcode

CF14 1PT

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			
7	Mrs Camilla Owen			
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 Christians in Counselling (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

Objectives and activities (cont'd)

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. Its 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

Traditionally, all of our counselling had been carried out face to face. However, restrictions imposed by lockdowns as a result of the Covid-19 pandemic, have forced us to use on-line video and telephone to carry out counselling sessions with our clients. The lifting of restrictions has shown some return to face to face counselling, but counselling via on-line video is now the most requested by clients.

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 to us who may benefit from our services. Our services are also advertised through local media and our web site.

Another of our aims is 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 Providing them with opportunity for 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.

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

Since we have been able to offer on-line counselling as a result of the forced events of the Covid pandemic, it was becoming very evident that most new clients coming to us for counselling were requesting to be counselled on-line rather than by the normal face to face method. This meant that much of the space we were renting at our office at Regal House was superfluous to requirements. In spite of some uncertainty as to whether this would be a permanent trend, the trustees took the decision at the end of 2021 to surrender our lease at Regal House, and seek smaller accommodation which would be a better fit to our current needs. Hopefully, it would also provide savings in our operational costs. We were fortunate to be able to secure suitable accommodation at the start of this year, and we are very thankful to the Pastor and deacons of Ararat Baptist Church, Cardiff for renting us a suitable room for our sole use at the Ark Centre at Ararat. The Ark centre is a community facility which Ararat Church has developed and built alongside the main church building over the last few years. The location provided a number of advantages apart from cost savings primarily in improving the safety of our operations, since the venue is always staffed by church volunteers when we have counselling sessions taking place. This meant there was always another trusted person close at hand when clients and counsellors were meeting together. This is an important safety issue for counsellors, and was often difficult to arrange at Regal House.

Improving Counsellor Skills and Numbers

Following an intensive year of training in 2021, largely funded by an emergency community grant we received at the end of 2020, 5 of the 7 students who qualified from our Basic Skills Course, have joined Concern Cymru as trainee counsellors. They will now enter an extended period of mentoring and supervision by a senior counsellor to ensure that they develop into counsellors of a sufficient standard to be recognized counsellors for Concern Cymru.

A Cognitive Behavioural Therapy Course started in 2021 was completed by 5 of our counsellors this year. All obtained their level 3 qualification.

The Ukrainian war has brought a considerable number of refugees into the South Wales area. Many of these are severely traumatised. We have number of counsellors who are very experienced in trauma counselling, but it was felt that in order to be able to offer greater support, our counsellors would benefit from additional training in trauma counselling, and to this end an in-house course has been set up with 13 of our counsellors attending.

Developments in the Counselling Ministry

Our normal counselling service carries on, with approximately 80% of clients now being counselled on line. 284 new clients have referred to us for counselling this year. The rate of referral has increased steadily through the year, and is unfortunately lengthening our waiting list. The average time from referral to start of counselling has increased to 4 months. It is essential for us to encourage more fully trained counsellors to join us to meet the demand over the coming years. This is expected to increase considerably due to the adverse effect the current domestic and world situation is having on people's mental health. Because we now counsel on line, we are drawing in clients from a far wider area of the UK than South Wales.

We continue to provide counselling services to the pupils at a local high school, St Teilo's Church in Wales High School, and we now provide 15 full counselling sessions each week through term times. 25 new students have started counselling in addition to those already being counselled from the previous year.

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 prayers and financial support of local churches, clients, friends and private charitable trusts, which have enabled us to maintain the free service we offer.

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.

Total receipts for the year were £48,805 and payments were £47,735. £6,000 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 £8,000 from the Ardbarron Trust Ltd and £1,100 from the James Williams Trust.

The total reserves held by Concern Cymru at the end of the year were £37,510. £35,416 of these reserves were held in the general fund which was sufficient to meet the requirements of the reserve policy above.

Most of the charity's 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.

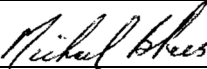
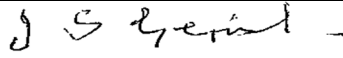
Section F

Other optional information

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 (e.g. Secretary, Chair, etc)	Treasurer	Chair

Date	12th June 2023
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