

# Trustees Annual Report 2025

## Tenterden Counselling Service (TCS)

102a High Street, Tenterden, Kent TN30 6HT  
Registered charity number: 1201106

**TCS**  
**Tenterden**  
**Counselling**  
**Service.**

TCS is a Charitable Incorporated Organisation (CIO) governed by Constitution

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## **Summary of the year** | January, 2025 – 31 December, 2025

In 2025, TCS responded to the growing need for mental health support in our local community by increasing our provision of counselling services and maintaining our new-found financial stability.

Having re-built reserves in 2024, TCS broke even in 2025, as planned, and progressed towards its strategic objective of diversifying income to build financial resilience and continue to meet growing demand.

The Trustees would like to thank our committed donors and the dedicated team members who continued to fulfill key roles for TCS on a voluntary basis, or a reduced rate, enabling the charity to break even in 2025 despite securing less grant funding.

The TCS reserves policy was updated on 9 January, 2025, committing TCS to hold a reserve of at least 8 months' operating costs to safeguard the charity by protecting its renewed financial resilience.

Beyond the financial numbers, 2025 saw TCS having a bigger positive impact than ever on the community in and around Tenterden. It succeeded in growing the number of clients served and sessions completed; adding to our counsellor community; and moving to a new home on Tenterden High Street.

With the need for TCS greater than ever, we are committed to further strengthening our financial position so we can reach and help more people.

#### ***Client Voice:***

***“TCS is an invaluable service that opens up the chance for counselling for those of us that would really benefit but are on a limited income.”***

## **Objectives and Activities**

The trustees have given due regard to the Charity Commission's guidance on public benefit in reviewing and setting out the charity's objectives and planning its activities.

The objectives of the charity are as follows:

***TCS exists to improve the mental health and relationships of people in and around Tenterden by providing high quality, affordable therapy for as long as it's needed, and by making the ask for help, ordinary.***

This report examines how TCS's activities in the reporting year have delivered these objectives.

## Services

TCS provides confidential, affordable, accessible, high-quality, one-to-one counselling on open-ended contracts to the people of Tenterden and the surrounding area. The charity was established in 1983 as the Tenterden Advisory Committee, having identified the need for affordable counselling in Tenterden and the surrounding villages.

Since the pandemic we have seen an increased level of demand for our services, which showed no sign of decreasing in 2025. We are therefore committed to making an ever-growing positive impact on the mental health of the community in and around Tenterden.

In 2025, roughly 1% of the local population used our services. Taken on its own, this figure is quite remarkable for a small charity with no public funding. Mental health is extremely transmissible, so our direct beneficiaries' improved experience often spreads to their friends and colleagues, and especially to their families and children through improved relating and parenting. In this way, our positive impact ripples out through the community and into future generations.

From what our clients tell us, we know our service is genuinely life-changing. There are many more local people who would benefit if we can steadily expand our offering and raise our profile. The expansion and constant improvement of our services depends on sufficient funding, and in the *Plans For The Future* section at the end of this report, we outline our new strategy.

## Who We Help

Our services are available to anybody living in Tenterden and the surrounding area struggling with depression, anxiety, trauma, stress, loneliness, loss, bereavement, family problems, abuse or other issues. We are not a crisis service.

Our beneficiaries self-refer to our service, often having been signposted to us by their GP. Many of our beneficiaries are registered with Ivy Court Surgery, the GP practice nearest to our service.

We plan to deepen our connections with the other GP practices within reach of Tenterden as we continue to increase our counselling capacity.

## GP Voice

*“Through our minds we experience the world and so it is vital that charitable organisations like TCS flourish to support mental wellbeing especially through the challenging times we live in. Whereas most NHS funded counselling services are rationed to provide a limited number of sessions, TCS recognises that a one size fits all approach to something as complex as someone’s mental health just does not work. The flexible approach they offer is something to be valued and maintained. I have certainly seen many of my patients who have benefited from their skilled counsellor’s input”.*

In 2025, we received 121 self-referrals through our online platform, an increase of 30 (25%) on the previous year.

### Breakdown of referrals 2025 (with the previous year’s figure in brackets)

- 79% were female (79%)
- 35% were struggling with financial difficulties (24%)
- 12% were carers (12%)
- 13% were lone parents (12%)
- 65% had previously accessed other forms of therapy or mental health services (76%)

## Client voice:

*“My counsellor was brilliant at getting me to see things from a different perspective, that I wasn’t the bad person I thought I was and helped me to be kind to myself which shifted my whole outlook on life.”*

Referrals to TCS in 2025 were fairly evenly spread across age groups. Over half of our self-referrals were from people aged under 45.

0-18	7%	(3%)	We only provide services to adults.
18-24	9%	(10%)	
25-34	24%	(16%)	
35-44	14%	(19%)	
45-54	14%	(15%)	
55-64	18%	(16%)	
65-74	8%	(11%)	
75-84	5%	(6%)	
Unknown	1%	(4%)	

**Client voice:**

*“I had confidence in my therapist for her experience and professionalism. I felt ‘lighter’ at the end of each session.”*

## **Reasons For Seeking Counselling**

Analyzing reasons given for self-referrals, some important patterns emerge:

1. Most people don’t present with “one problem” but with a stack of issues, for example:
  - Anxiety + depression + trauma
  - Health crisis + grief + relationship strain
  - Caregiving + burnout + identity loss
2. The trigger for self-referral is seldom the root cause. Many people cite triggers such as a breakup, medical diagnosis, or work issue, but then explicitly reference long-standing, unresolved past issues.
3. Loneliness is a common theme but rarely named first. Psychological social isolation sits beneath issues as diverse as depression, anxiety, relationship distress, bereavement, aging and illness
4. The impact of the limited provision available through the NHS is visible, with repeated references to:
  - “Counselling ended”
  - “GP recommended”
  - “Little previous support”
  - “Long-term suffering

The table below ranks the main reasons for self-referral, grouped by key words:

Rank	Main Reason / Theme	Typical Keywords Included	Approx. % of Mentions	Relative Frequency
1	Anxiety (incl. panic attacks)	anxiety, severe anxiety, panic attacks, phobias, social anxiety, fear	~65%	Very high
2	Depression / low mood	depression, low mood, feeling low, hopelessness, unhappiness	~60%	Very high
3	Trauma / PTSD / abuse	trauma, PTSD, childhood trauma, domestic abuse, coercive control	~35%	High
4	Relationship difficulties / breakdown	relationship breakdown, marriage issues, separation, trust, conflict	~33%	High
5	Bereavement / grief / loss	bereavement, death of parent/partner/child, grief	~25%	Medium–high
6	Health-related distress	cancer, surgery, diagnosis, menopause, disability, chronic illness	~25%	Medium–high
7	Family conflict / caregiving stress	family problems, caring responsibilities, parenting, dementia	~20%	Medium
8	Suicidal thoughts / self-harm	suicidal thoughts, overdose, “better if I wasn’t here”	~12%	Medium
9	Work-related stress / burnout	work stress, burnout, colleague conflict, return to work	~12%	Medium
10	Addiction / alcohol misuse	alcohol misuse, dependency, relapse, substance abuse	~8%	Low–medium
11	Neurodiversity & emotional regulation	ADHD, rejection sensitivity, avoidant coping, overwhelm	~7%	Low

#### Notes on interpretation

- Percentages do not total 100%. Most people mention multiple reasons (e.g. anxiety + depression + trauma).
- Anxiety and depression dominate. They appear both as primary reasons and as secondary effects of other issues.
- Trauma is likely undercounted. Many people describe trauma experiences without using the word “trauma.” and/or do not mention trauma at the self-referral stage.
- Health + mental health overlap is significant. Physical illness is very often the trigger that brings people to counselling. There is also a high incidence of physical illness which counselling reveals to have a psychological cause/trigger/exacerbation.

#### Client Voice:

**“My counsellor's empathy, integrity and presence all helped me feel safe enough to make full use of the therapy offered. And their knowledge and psychological education and experience was clear from the start.”**

## **Assessments**

Our Intake Team of experienced clinicians promptly processes each self-referral that we receive. The team conducts a detailed assessment of each prospective client and/or signposts them to other services when we believe that this is more appropriate or better suits their needs.

In 2025, we carried out 80 assessments, 10 more than the previous year (+14%).

Following assessment, we aim to avoid a lengthy wait before starting counselling. We try to keep our waiting times down by carefully balancing the marketing of our services with our free capacity of counsellors, counselling rooms and available sessions.

## **Counselling**

In 2025, we provided counselling to 95 individuals (+9 / 10%) and undertook 1,527 counselling sessions (+137), an increase of +10% on the year before.

55 (51) clients started counselling and 48 (45) finished counselling during the year.

We provide face-to-face counselling, with virtual sessions if necessary. The vast majority of sessions in 2025 were face-to-face. Sessions take place in rooms provided by TCS, not at the counsellors' own premises. We moved into new premises in August 2025, providing more and better rooms for counselling. We also retained one of the rooms we used previously to maintain the accessibility of our service.

## **Affordable Counselling (pay what you can)**

We believe a lack of money should never be a barrier to mental health. We ask clients to pay what they can afford for our services and will provide counselling for free if needed.

In 2025, one in three self-referrals were experiencing financial difficulties, up from one in four the previous year.

Nine out of every 10 of the 95 clients we counselled in 2025 paid a subsidised rate owing to their financial circumstances (88 clients), a meaningful increase on the previous year. The "actual" cost of each counselling session was set at £60 and the average contribution by clients was £26 (up from £24 in 2024).

## **Client Voice**

***“I strongly feel that, because the fees are not fixed at a high level, this service is accessible to so many more people. The very people who are experiencing shrinking access to any psychological services within the NHS.”***

## **Open-ended Counselling (for as long as needed)**

Open-ended work enables a relational approach to counselling, in which a strong relationship between the client and the counsellor can become a catalyst for insight and an experiential model for positive change. Open-ended therapy can also give clients the time and security they need to share and explore past traumas including adverse childhood experiences, gradually gain understanding of them and so reduce their impact on daily life.

This open-ended approach sets TCS apart from many similar organisations and, we believe, increases the likelihood of lasting, positive outcomes (something we will endeavour to evidence in coming years). It is often cited by clients as a highly valuable and essential part of our service.

Our open-ended approach means that the duration of our therapy varies considerably, with a (mean) average duration of 8 months for the 48 clients ending counselling in 2025. Nearly one in four clients who ended therapy in 2025 had been with us for more than one year. The majority (58%) of the 48 people who ended counselling had six months or less of therapy.

## **GP Voice**

***“TCS is a trusted, well-established and highly-regarded service which offers open-ended counselling, something which is often needed by clients but rarely available in the NHS. Long may it continue to support our local patient population.”***



## Counsellor Community

We regard a thriving counsellor community as being essential to delivering a positive impact from our services. In 2025, we grew from 13 to 14 counsellors, including three trainee counsellors (vs two the previous year). Providing a route for trainee counsellors to gain experience and progress towards qualification within a truly supportive counselling community is an indirect but important positive impact of our service.

Our counsellors, many of whom also practice privately, cite the sense of community and connection they gain from TCS as being of considerable personal and professional value, and trainees often stay with the service when they qualify.

### *Counsellor Voice:*

*“What I value most about TCS is being part of a community, being able to get support from other counsellors and supervisors, and being able to work other than on my own.”*

Our counsellor community is rich in its diversity of theoretical orientation and level of experience, from trainees, through recently qualified to experienced counsellors.

All of our Clinical Supervisors are well-qualified with decades of experience. They provide fortnightly supervision to all of our counsellors in line with BACP guidelines, supporting their professional development and their client work, bringing professional gravitas to TCS' counsellor community, and underpinning the professionalism and quality of our service.

### *Client Voice:*

*“My counselling helped me to work through a range of difficult emotions that had been swamping me. My quality of life has improved and I have a better view of the events that led me to seek counselling in the first place. My relationships are, from my point of view, clearer and more genuine. My moods are steadier and happier. And my confidence has improved. I feel positive about the future and better able to cope with any adversity that may come my way.”*

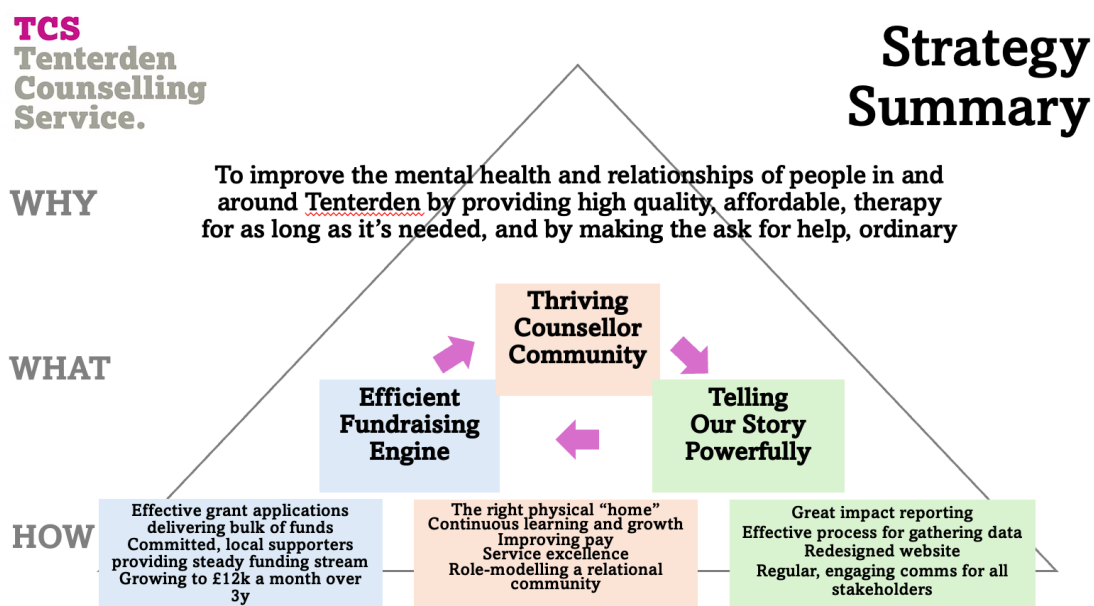
## Plans for the Future

2025 was, in many ways, the start of a new era for TCS. Having been on the brink of closure, following a lack of fundraising success in 2023, it took a Herculean effort, and huge sacrifices, from the trustees and clinical team to keep TCS operating. In mid-2025, we signed off a new strategy to take us from surviving to thriving, with the opportunity to play a vital role in improving the mental health of an entire community.

Our simple strategy is built on three, inter-connected pillars:

- An efficient fundraising engine
- A thriving counsellor community
- Telling our story powerfully

Our efficient fundraising engine will enable us to fund a thriving (and growing) counsellor community; through its work we will gather and share powerful stories of positive impact; to make us an attractive proposition for potential funders, and so on.



To help us develop an effective fundraising approach we took part in a workshop with Funding For All, a local charity offering specialist fundraising support, advice and mentoring. While we are at the beginning of our new fundraising journey, our ability to maintain financial stability in 2025, despite a dip in grant funding, was a reassuring step in the right direction.

Beyond maintaining financial stability, our biggest goal for 2025 was to secure new premises for our services. Having sufficient and appropriate rooms in which to conduct counselling sessions has been a major constraint on our service. In August, we moved into a new space on Tenterden High Street with more rooms, better suited for counselling, and a common room for our counsellors to share – something they value hugely. Given our new strategic focus of creating and sustaining a thriving counsellor community, this space will also be used to run a programme of CPD sessions for counsellors, helping them develop their skills, while keeping up-to-date with best practice and the rapidly-changing societal influences on mental health.

With our new space secure, we are planning to keep growing our counselling team, enabling us to continue to increase the number of sessions we offer and clients we serve. We also plan to recruit a part time clinical lead. The clinical lead will have a strategic focus on the needs of our clinical team, and on constantly increasing its effectiveness in responding to and meeting the mental health needs of our community. This will free up other team members to focus more on growing our supporter base and raising funds.

In order to be a compelling proposition to potential funders, we recognise the need to raise our profile locally (our recent surveys have confirmed that we remain unknown to many, despite operating in Tenterden for more than 40 years), and we plan to recruit a part-time team member to focus on engaging our community.

Given our strategic aim to create an efficient fundraising engine, we plan to grow new income streams in 2026 to offset the uplift in TCS' annual costs from these two new (part-time) roles, the first full year of rent for our new home and the ever-growing demand for our services.

In September 2025, we successfully ran our first event for local movers and shakers, to help raise our profile and recruit supporters within the community. Our plans for 2026 include hosting more TCS events, promoting awareness of TCS at a wide variety of community events, enhancing our digital presence including a revamped website and regular digital communications for stakeholder groups, running a campaign to recruit supporters and piloting mental health workshops for businesses.

We don't expect all of these new initiatives to raise significant funds in the short-term but, over time, to help us find the best mix of approaches, to generate a consistent flow of funds from local individuals and businesses.

Among the stated objectives of TCS is to make the ask for help, ordinary. Working to overcome the stigma attached to seeking help for mental health will have a positive impact far beyond the clients we serve directly. Our goal is not simply to support the mental health of the individuals we serve, but to improve the wellbeing of our whole community.

## Board of Trustees

TCS is grateful for the service of the following Trustees during 2025.

Trustee name	Office (if any)	Dates acted if not for whole year
Edward Perry	Chair	Appointed 03/09/2024
Rachel De Silva		Appointed 06/05/2024
James Rutter		Appointed 27/05/2025
Catherine Farragher		Appointed 09/05/2024, resigned 16/06/25

All new trustees are recruited by existing trustees, in line with the relevant policies, and as required to provide robust governance and deliver TCS' strategic plan.

All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in notes to the Accounts.


This 2025 trustees' annual report has been approved by the trustees on 13<sup>th</sup> February, 2026 and signed on their behalf by:



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Rachel De Silva, Trustee

# 2025 Accounts

 <b>CHARITY COMMISSION</b> FOR ENGLAND AND WALES	<b>Tenterden Counselling Service</b>		No (if any) 1201106	<b>CC16a</b>
	<b>Receipts and payments accounts</b>			
<b>For the period from</b>	<b>Period start date</b> 01.01.2025	<b>To</b>	<b>Period end date</b> 31.12.2025	

## Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Business donations	3,259	-	-	3,259	3,300
Client donations	39,842	-	-	39,842	33,287
Individual donations (non clients)	15,215	-	-	15,215	64
Interest income	359	-	-	359	508
Grant funding	8,000	-	-	8,000	41,000
Gift Aid income	7,761	-	-	7,761	3,521
Transfer from Lloyds	-	-	-	-	1,214
<b>Sub total (Gross income for AR)</b>	<b>74,436</b>	<b>-</b>	<b>-</b>	<b>74,436</b>	<b>82,894</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>74,436</b>	<b>-</b>	<b>-</b>	<b>74,436</b>	<b>82,894</b>
<b>A3 Payments</b>					
Contractors	15,474	-	-	15,474	11,100
Counsellors fees	29,405	-	-	29,405	27,885
Supervisors fees	8,179	-	-	8,179	4,857
Insurance	2,046	-	-	2,046	820
Accommodation	12,419	-	-	12,419	4,675
Client referral processing	2,461	-	-	2,461	450
Sundries	903	-	-	903	1,117
Team Development	3,339	-	-	3,339	1,604
<b>Sub total</b>	<b>74,226</b>	<b>-</b>	<b>-</b>	<b>74,226</b>	<b>52,508</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>74,226</b>	<b>-</b>	<b>-</b>	<b>74,226</b>	<b>52,508</b>
<b>Net of receipts/(payments)</b>	<b>211</b>	<b>-</b>	<b>-</b>	<b>211</b>	<b>30,386</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>51,615</b>	<b>-</b>	<b>-</b>	<b>51,615</b>	<b>21,229</b>
<b>Cash funds this year end</b>	<b>51,826</b>	<b>-</b>	<b>-</b>	<b>51,826</b>	<b>51,615</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Bank balance	51,826	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>51,826</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK


		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details			
	Accommodation	2,882	-	-
		-	-	-
		-	-	-
		-	-	-

		Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>	Details			
			-	-
			-	-
			-	-
			-	-

		Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Details			
			-	-
			-	-
			-	-
			-	-

		Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	Details			
	Accommodation	unrestricted	1,301	
	Counsellors December fees	unrestricted	420	
	Team Development	unrestricted	45	
	Contractors	unrestricted	1,950	
	Supervision	unrestricted	315	
	Client referral processing	unrestricted	90	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Rachel De Silva	06/02/2026

# Independent Examiner's Report



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A Independent Examiner's Report

<b>Report to the trustees</b>	Tenterden Counselling Service		
<b>On accounts for the year ended</b>	31 <sup>st</sup> December 2025	<b>Charity no (if any)</b>	1201126
<b>Set out on pages</b>	1 and 2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

#### Responsibilities and basis of report

As the charity's trustees, 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 all 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:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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

**Signed:**  **Date:** 19 February 2026

**Name:** Leslie Michael Etheridge

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

**Address:** 93 High Street, Tenterden, Kent TN 30 6LB

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Oct 2018

<b>Section B</b>	<b>Disclosure</b>
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Only complete if the examiner needs to highlight material 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.

None