

REGISTERED COMPANY NUMBER: 5074677 (England and Wales)
REGISTERED CHARITY NUMBER: 1105473

Trustees' Report and
Financial Statements for the Year Ended 31 December 2019
for
Banners Gate Counselling Centre
(A Company Limited by Guarantee)

K L Whitehouse Associates Ltd
Chartered Management Accountants
23 Pilkington Avenue
Sutton Coldfield
West Midlands
B72 1LA

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for the Year Ended 31 December 2019

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Banners Gate Counselling Centre

Reference and Administrative Details
for the Year Ended 31 December 2019

TRUSTEES

Mrs R Clackett
Mrs J B Upton (resigned 21.2.20)
Dr J Cuthbert
Ms G Aldous
Mr P Harborne (appointed 19.4.19)

COMPANY SECRETARY

REGISTERED OFFICE

The Upper Room
St Michaels House
198 Boldmere Road
Sutton Coldfield
West Midlands
B73 5UE

**REGISTERED COMPANY
NUMBER**

5074677 (England and Wales)

**REGISTERED CHARITY
NUMBER**

1105473

INDEPENDENT EXAMINER

K L Whitehouse Associates Ltd
Chartered Management Accountants
23 Pilkington Avenue
Sutton Coldfield
West Midlands
B72 1LA

Trustees' Report
for the Year Ended 31 December 2019

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2019. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Banners Gate Counselling Centre aims to promote, safeguard and protect the mental health and well being of people through the provision of confidential counselling services to persons having difficulties in their personal lives whether through bereavement, marital difficulties, retirement, redundancies, stress or any other situation which gives rise to anxiety and stress.

We aim to promote and provide education and training for those involved in counselling and to advance education of the public in the part that counselling can play to increase the provision of counselling support to the bereaved and to those who are mentally, physically and socially disabled.

Banners Gate Counselling Centre serves adults in the local community by providing an accessible and affordable counselling service in a safe, confidential environment where people are genuinely accepted and their values respected. Individuals are encouraged to value themselves and are given the time and opportunity to make choices for a more satisfying and meaningful way of life.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During 2019 there was one Trustee resignation and a new Trustee was welcomed taking the total to four. Meetings took place along with our Non trustee Treasurer on a regular basis. We have ensured that the mission statement criteria continues to be met. Policies and Procedures have been reviewed and approved, minutes of meetings from different management groups have been submitted and finances closely monitored. Through the analysis of data it is clear that the rate of improvement and rate of recovery exceeded the 75th percentile in a benchmark study. We can categorically state that overall the clients at Banners Gate counselling Centre experience exceptional rates of recovery and improvement. We are therefore confident that our high standards in providing high quality professional counselling continues to be available to the community.

The Trustees acknowledge and give thanks for the dedication and support to all the staff who as volunteers have enabled the centre to welcome clients and provide them with professional, supportive and confidential counselling. Universities in the Midlands and other accredited settings recognise that Banners Gate Counselling Centre provides excellent support for those seeking Placement opportunities and five Placement Counsellors joined us during the year. We also welcomed two new Receptionists to the Centre.

The Centre has 19 Counsellors and 12 Receptionists.

CLIENTS

The centre continues to have a waiting list and aims to see clients as soon as possible within the constraints of each client's availability. 131 new clients were seen during the year under review.

70% female.

30% male.

The age groupings

18 - 40 - 61

41 - 60 - 48

61 - 80 - 22

88% of clients were White British with the remainder being from a variety of ethnic back-grounds. 40% of all referral recommendations originated from a Healthcare Profession, 21% from personal recommendations with the rest from other sources including our web site and local Churches.

Overall 1774 hours of counselling took place compared to 1569 the previous year - an increase of 205.

Trustees' Report
for the Year Ended 31 December 2019

FINANCIAL REVIEW

Financial position

Clients are informed that we are a voluntary organisation. A Registration Fee of £10 is re-requested followed by a suggested weekly contribution of £20 but always based upon their ability to pay. These contributions greatly assist with our running costs. Those paying Tax were encouraged to Gift Aid their donation. Being socially inclusive to all, no one is turned away because of an inability to pay.

Overall our income compared to 2018 was up by £1,616.

Our income was generated from -

Weekly contributions and registration fees

A grant towards rent and rates from Sutton Coldfield Charitable Trust

Increased Gift Aid claims

Donations from Local Churches

Donation from M and S having been nominated as their local charity of the year

Sutton Coldfield Fun Run as a result of sponsorship money and a donation

Other donations

A small amount of bank interest.

Income is used primarily to cover our running costs but we were able to replace the carpet at the centre which was much needed.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company is registered as a Charitable Company Limited by Guarantee and was set up by a Memorandum of Association on 16th March 2004 (Registered Charity Number: 1105473 - Company Number: 5074677)

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

In the event of the charitable company being wound up, the liability of the members is limited to £1.

The number of Trustees shall not be less than three but (unless otherwise determined by ordinary resolution) and shall not be subject to any maximum.

To appoint or elect a Trustee it is the management of the Company and the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association to make such appointments.

This report has been prepared in accordance with the special provisions of Part 15 of Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 11 August 2020 and signed on its behalf by:

Mrs R Clackett - Trustee

**Independent Examiner's Report to the Trustees of
Banners Gate Counselling Centre (Registered number: 5074677)**

Independent examiner's report to the trustees of Banners Gate Counselling Centre ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2019.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

Kevan Whitehouse
Chartered Institute of Management Accountants
K L Whitehouse Associates Ltd
Chartered Management Accountants
23 Pilkington Avenue
Sutton Coldfield
West Midlands
B72 1LA

11 August 2020

Banners Gate Counselling Centre

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31 December 2019

	Notes	Unrestricted fund £	Restricted funds £	31.12.19 Total funds £	31.12.18 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	37,989	3,732	41,721	40,119
Investment income	3	28	-	28	14
Total		38,017	3,732	41,749	40,133
EXPENDITURE ON					
Raising funds					
Raising donations and legacies	4	25,506	3,732	29,238	26,433
		25,506	3,732	29,238	26,433
NET INCOME		12,511	-	12,511	13,700
Transfers between funds	8	524	(524)	-	-
Net movement in funds		13,035	(524)	12,511	13,700
RECONCILIATION OF FUNDS					
Total funds brought forward		31,310	1,897	33,207	19,507
TOTAL FUNDS CARRIED FORWARD		44,345	1,373	45,718	33,207

CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

Balance Sheet

31 December 2019

	Notes	Unrestricted fund £	Restricted funds £	31.12.19 Total funds £	31.12.18 Total funds £
CURRENT ASSETS					
Prepayments and accrued income		364	-	364	481
Cash at bank and in hand		45,801	1,373	47,174	34,457
		<u>46,165</u>	<u>1,373</u>	<u>47,538</u>	<u>34,938</u>
NET CURRENT ASSETS		<u>46,165</u>	<u>1,373</u>	<u>47,538</u>	<u>34,938</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		46,165	1,373	47,538	34,938
ACCRUALS AND DEFERRED INCOME	7	(1,820)	-	(1,820)	(1,731)
NET ASSETS		<u>44,345</u>	<u>1,373</u>	<u>45,718</u>	<u>33,207</u>
FUNDS	8				
Unrestricted funds:					
General fund				44,345	31,310
Restricted funds:					
Davenport Trust				-	336
Birmingham & Solihull Mental Care				682	682
Chair Lift				479	479
George Fentham				212	400
				<u>1,373</u>	<u>1,897</u>
TOTAL FUNDS				<u>45,718</u>	<u>33,207</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2019.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2019 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

Balance Sheet - continued

31 December 2019

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 11 August 2020 and were signed on its behalf by:

Trustee

Notes to the Financial Statements
for the Year Ended 31 December 2019

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	31.12.19	31.12.18
	£	£
Donations	32,371	27,109
Gift aid	4,094	7,782
Grants	4,051	4,132
Registration Fees	1,205	1,096
	41,721	40,119

Grants received, included in the above, are as follows:

	31.12.19	31.12.18
	£	£
Other grants	4,051	4,132

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2019****3. INVESTMENT INCOME**

	31.12.19	31.12.18
	£	£
Deposit account interest	28	14
	<u> </u>	<u> </u>

4. RAISING DONATIONS AND LEGACIES

	31.12.19	31.12.18
	£	£
Insurance	1,388	1,307
Light and heat	1,338	1,275
Telephone	2,198	2,014
Postage and stationery	144	655
Supervisors Fees	3,300	2,620
Establishment - Rent	14,847	14,927
Establishment - Rates	1,148	1,284
Travelling Expenses	188	45
Repairs & Maintenance	2,734	487
Subscriptions	359	355
Refreshments	154	105
Staff Welfare	25	100
Accountancy	840	1,020
Legal Costs	382	214
General Expenses	193	25
	<u> </u>	<u> </u>
	29,238	26,433
	<u> </u>	<u> </u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2019 nor for the year ended 31 December 2018.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2019 nor for the year ended 31 December 2018.

6. PREVIOUS YEAR COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	35,987	4,132	40,119
Investment income	14	-	14
	<u> </u>	<u> </u>	<u> </u>
Total	36,001	4,132	40,133
 EXPENDITURE ON			
Raising funds			
Raising donations and legacies	22,301	4,132	26,433
	<u> </u>	<u> </u>	<u> </u>
	22,301	4,132	26,433
	<u> </u>	<u> </u>	<u> </u>
NET INCOME	13,700	-	13,700

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2019**

6. PREVIOUS YEAR COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	17,610	1,897	19,507
TOTAL FUNDS CARRIED FORWARD	<u>31,310</u>	<u>1,897</u>	<u>33,207</u>

7. ACCRUALS AND DEFERRED INCOME

	31.12.19 £	31.12.18 £
Accruals and deferred income	<u>1,820</u>	<u>1,731</u>

8. MOVEMENT IN FUNDS

	At 1.1.19 £	Net movement in funds £	Transfers between funds £	At 31.12.19 £
Unrestricted funds				
General fund	31,310	12,511	524	44,345
Restricted funds				
Davenport Trust	336	-	(336)	-
Birmingham & Solihull Mental Care	682	-	-	682
Chair Lift	479	-	-	479
George Fentham	400	-	(188)	212
	<u>1,897</u>	<u>-</u>	<u>(524)</u>	<u>1,373</u>
TOTAL FUNDS	<u>33,207</u>	<u>12,511</u>	<u>-</u>	<u>45,718</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	38,017	(25,506)	12,511
Restricted funds			
Grant Aided Rent	3,732	(3,732)	-
TOTAL FUNDS	<u>41,749</u>	<u>(29,238)</u>	<u>12,511</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2019

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.18 £	Net movement in funds £	At 31.12.18 £
Unrestricted funds			
General fund	17,610	13,700	31,310
Restricted funds			
Davenport Trust	336	-	336
Birmingham & Solihull Mental Care	682	-	682
Chair Lift	479	-	479
George Fentham	400	-	400
	<u>1,897</u>	<u>-</u>	<u>1,897</u>
TOTAL FUNDS	<u>19,507</u>	<u>13,700</u>	<u>33,207</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	36,001	(22,301)	13,700
Restricted funds			
Grant Aided Rent	4,132	(4,132)	-
	<u>40,133</u>	<u>(26,433)</u>	<u>13,700</u>
TOTAL FUNDS	<u>40,133</u>	<u>(26,433)</u>	<u>13,700</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.18 £	Net movement in funds £	Transfers between funds £	At 31.12.19 £
Unrestricted funds				
General fund	17,610	26,211	524	44,345
Restricted funds				
Davenport Trust	336	-	(336)	-
Birmingham & Solihull Mental Care	682	-	-	682
Chair Lift	479	-	-	479
George Fentham	400	-	(188)	212
	<u>1,897</u>	<u>-</u>	<u>(524)</u>	<u>1,373</u>
TOTAL FUNDS	<u>19,507</u>	<u>26,211</u>	<u>-</u>	<u>45,718</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2019

8. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	74,018	(47,807)	26,211
Restricted funds			
Grant Aided Rent	7,864	(7,864)	-
TOTAL FUNDS	<u>81,882</u>	<u>(55,671)</u>	<u>26,211</u>

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2019.

Banners Gate Counselling Centre**Detailed Statement of Financial Activities**
for the Year Ended 31 December 2019

	31.12.19 £	31.12.18 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	32,371	27,109
Gift aid	4,094	7,782
Grants	4,051	4,132
Registration Fees	1,205	1,096
	<hr/>	<hr/>
	41,721	40,119
Investment income		
Deposit account interest	28	14
	<hr/>	<hr/>
Total incoming resources	41,749	40,133
EXPENDITURE		
Raising donations and legacies		
Insurance	1,388	1,307
Light and heat	1,338	1,275
Telephone	2,198	2,014
Postage and stationery	144	655
Supervisors Fees	3,300	2,620
Establishment - Rent	14,847	14,927
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Repairs & Maintenance	2,734	487
Subscriptions	359	355
Refreshments	154	105
Staff Welfare	25	100
Accountancy	840	1,020
Legal Costs	382	214
General Expenses	193	25
	<hr/>	<hr/>
	29,238	26,433
	<hr/>	<hr/>
Total resources expended	29,238	26,433
	<hr/>	<hr/>
Net income	12,511	13,700
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This page does not form part of the statutory financial statements