

REGISTERED COMPANY NUMBER: 03219666 (England and Wales)
REGISTERED CHARITY NUMBER: 1056625

**Report of the Trustees and
Financial Statements for the Year Ended 31st March 2021
for
Relate Worcestershire**

The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

**Contents of the Financial Statements
for the Year Ended 31st March 2021**

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Relate Worcestershire

Reference and Administrative Details for the Year Ended 31st March 2021

TRUSTEES	J Williams (Chair) (resigned 25.11.20) R A Moss (Treasurer) (resigned 2.9.20) L Harfield (resigned 28.10.20) C Temple Cox B Coleman G Devries (Vice Chair) T D Smith (Treasurer) (appointed 29.7.20) D J B Mair (appointed 26.8.20) I Macadie (appointed 26.8.20) J Hall (Chair) (appointed 30.9.20) H A Brown (appointed 30.9.20)
COMPANY SECRETARY	B Coleman
REGISTERED OFFICE	19 Castle Street Worcester Worcestershire WR1 3AD
REGISTERED COMPANY NUMBER	03219666 (England and Wales)
REGISTERED CHARITY NUMBER	1056625
INDEPENDENT EXAMINER	The Richards Sandy Partnership Thorneloe House 25 Barbourne Road Worcester Worcestershire WR1 1RU

**Report of the Trustees
for the Year Ended 31st March 2021**

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 31st March 2021. 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

The objects and principal activities of the charity are to support couple and family relationships in Worcestershire and Herefordshire by offering relationship education and counselling. The charity's purpose as set out in the objects contained in the memorandum of association of the company are to:

- (a) educate the public concerning the benefits of secure couple relationships, marriage and family life in order to improve the emotional, sexual and spiritual well-being of individuals which is derived from committed relationships;
- (b) seek to enhance the good health, both mental and physical, of adults and children by:
 - increasing public awareness of the benefit of committed couple relationships, marriage and family life; and working to prevent poverty, hardship and distress caused by the breakdown of such relationships;
 - providing counselling, advice, education, guidance and relief to adults and/or children in relation to any aspect of contemporary life or work which;
 - may prejudice their physical or mental well-being; or
 - influence, either directly or indirectly, their present or future family or couple relationship;
 - advance citizenship and community development;
 - relieve those in need by reason of youth, age, ill-health, disability, financial hardship or other disadvantage;
 - promote research into all of the above objects and to make the results available to the public.

The Trustees review their aims and objectives each year. In particular, the Trustees have considered how planned activities will contribute to the objectives and aims.

Relate Worcestershire charges a fee to cover the costs of providing counselling, but never turns away anyone who genuinely cannot afford to pay. The Trustees have made the decision to make funds available for the bursary scheme particularly for the support of young people's counselling. Relate is also grateful to those charitable trusts who support the bursary scheme and our young people's counselling service.

Significant activities

The charity's main activities are the provision of counselling services and training to individuals, couples and families and young people, at the Worcester centre and other premises throughout the county, and in Herefordshire.

Public benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the 2011 Charities Act to have due regard to guidance on public benefit published by the Charity Commission when reviewing the charity's objectives and in planning future activities.

Volunteers

Relate Worcestershire is very fortunate in the number of volunteers who provide counselling services and reception cover free of charge. The volunteer counsellors and receptionists make a much-valued contribution to the charity's operations.

**Report of the Trustees
for the Year Ended 31st March 2021**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The expertise of Relate trained counsellors is offered to the public primarily through the Worcester Centre and rented premises at other locations in the county and in Hereford.

The charity is responsive to policy initiatives of both central and local government. In turn, there is recognition that the charitable sector is often the most efficient provider of remedial services - particularly with children and families. Relate Worcestershire has adopted a professional and pro-active approach in seeking to be a provider of solutions in the implementation of policy. The Trustees have determined that, whilst the ongoing counselling of individual and couple clients form the strategic backbone of the charity's activities, Relate Worcestershire is well placed to play its part in implementing improvements to family and child well-being through government initiatives. In addition, the ongoing pandemic has added a greater need for support, as families come to terms with spending much more time together remote from society.

As the coronavirus pandemic hit the UK in March 2020, we were forced to close all face-to-face counselling appointments. Our primary objective during this difficult time was to keep our services operating for the sake of all clients. Although we had to cancel our face-to-face counselling, we swiftly moved to telephone or webcam counselling, continuing to support those clients who wished to carry on with their sessions. As with all charities, the coronavirus pandemic has had a significant impact on our income. Counselling sessions reduced by 41% over the period. However, our ongoing costs have been supported by a greater inflow of grants and donations. We would like to offer our sincere thanks to our funders for all of their financial support during this difficult time.

This year our counsellors worked with 760 clients and delivered 2,641 sessions of relationship counselling - largely by webcam, at times most convenient to our clients. We are proud of the quality of the service we provide in difficult circumstances and believe that we make a real difference to many lives in Worcestershire and Herefordshire. We continue to provide subsidised counselling to clients depending on their household income. This year we have subsidised 1,986 sessions, providing clients with access to support that may otherwise have been unavailable to them. The charity's bursary scheme continues to be of significant benefit to those clients suffering severe financial hardship and both Trustees and management are agreed that this provision should continue.

Trustees have continued to invest in the training of new Relate counsellors by sponsoring the tuition fees of Relate courses. This is an important part of strategic business planning to build capacity and provide succession planning for our workforce. We have five counsellors undertaking the Relate Level 5 training course who are on placement within our Centre.

The Trustees have also been meeting monthly to react to changing circumstances, making strategic plans to safeguard our future operations, which have included strengthening the Board with new members who have additional skills to help us through these changing times. I would like to thank my colleagues on the Board of Trustees especially those members who have stood down this year, for their many years of commitment and support.

Personnel

We would like to thank our CEO, Maxine Sharman, for her hard work this year making swift and decisive changes to our methods of working as the pandemic struck. It has been a very good achievement to end the year in a stable financial position. The Trustees fully support her continuing efforts to ensure the charity's future and successful provision of services.

Our service is also very reliant on an engaged and enthusiastic work force. All members of our counselling team are highly qualified and are registered annually on the Relate National Practitioner Register. We are ever grateful to them, to our administrative team and to our volunteers for the provision of a high quality, client focused counselling service.

FINANCIAL REVIEW

Financial Review

Whilst the COVID-19 pandemic has brought financial challenges, the charity remains in a strong position. Total funds as at 31 March 2021 being £105,649, compared to £102,419 as at 31 March 2020.

Total Income in the 12 months to 31 March 2021 was £254,311 (2020: £267,156) split £203,161 of unrestricted Funds and £51,150 of restricted Funds. Income from charitable activities fell by £83K as a result of the cessation of a contract and a fall in the number of counselling sessions due to the pandemic. This was, however, mitigated in part by an increase in grant funding received for which the charity is particularly grateful.

Total Expenditure in the year ended 31 March 2021 was £258,621 (2020: £286,171) split £212,847 of unrestricted expenditure and £45,774 of restricted expenditure. The reduction in expenditure through the year reflects the reduced levels of counselling as a result of the pandemic).

**Report of the Trustees
for the Year Ended 31st March 2021**

FINANCIAL REVIEW

Principal funding sources

The principal funding sources during the year were fees charged to clients for counselling services and service contracts for counselling services provided. During the year, Relate Worcestershire also generated income from training and education. In addition, the charity is very grateful for the support of local and national grant-making trusts. In particular the support and generosity of the Sanctuary Housing Group for the provision of the Worcester premises at a peppercorn rent.

Reserves policy

The strategy agreed by the Trustees is to maintain an unrestricted reserve fund equivalent to approximately three months' expenditure. The charity's unrestricted reserves, excluding fixed assets, were £50,547 as at 31 March 2021 (2020: £61,013), representing approximately 2.8 months of unrestricted expenditure. The stated strategy has not therefore been achieved this year but was short by around £2,700. The trustees are, however, pleased to note that last year's levels of reserves also equated to a similar level of unrestricted expenditure so this has remained constant despite the pandemic.

Total unrestricted reserves as at 31 March 2021 were £90,633 (2020: £93,559) to include an investment valued at £40,086 at the year end.

Going concern

Trustees recognise that the Pandemic has brought additional challenges to the charity's financial performance. Income from counselling sessions fell by £84,380 compared to 2020 as a result of the Centre receiving much lower demand for counselling sessions. Fortunately, we were very grateful to receive alternative funding by way of grant income. This increased by £70,613 compared to 2020 and nearly made up for the fall in counselling income. Although we are still not fully returned to our pre-pandemic levels, we are starting to see increased demand for face to face counselling sessions. As a result, we are taking steps to safely reopen our service to 'in the room' counselling creating a blended offer for our clients. Although this year's finances have been impacted by the Covid Pandemic, Trustees are confident that the charity will continue as a going concern.

FUTURE DEVELOPMENTS

The Trustees have determined, through the annual planning process, that the charity should continue to aim for breakeven and that its services should be open to all. Having established a strong platform for future development, there are plans to train new counsellors and increase our capacity in providing a much needed service across Worcestershire and Hereford.

I conclude this report by giving thanks to my fellow Trustees for their support and advice and on behalf of the Trustees, I wish to thank all our counsellors, supervisors, trainers, administration staff and volunteers, without whom the Charity would be unable to function.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, the Memorandum & Articles of Association dated 5 June 1996, as amended on 22 October 2008, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Recruitment and appointment of new Trustees

Officers and elected members are nominated and voted at annual general meetings. All Trustees are subject to re-election at each annual general meeting and can serve a maximum of eight consecutive years. The Executive shall consist of a minimum of six and a maximum of eighteen Members.

Organisational structure

The charity operates through periodic Trustee only meetings and an Executive Committee, which comprises of the Trustees of the charity together with management members and other co-opted members as appropriate. Decisions are arrived at by majority vote in general meeting.

Induction and training of new Trustees

Trustees are periodically reviewed and monitored and, if appropriate, training is undertaken to update new Trustees on matters highlighted in the review.

QUALIFYING THIRD PARTY INDEMNITY PROVISIONS

The charitable company has made third party indemnity provisions for the benefit of its directors during the year and these provisions remain in force at the reporting date.

Relate Worcestershire (Registered number: 03219666)

**Report of the Trustees
for the Year Ended 31st March 2021**

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

Approved by order of the board of trustees on 7th October 2021 and signed on its behalf by:



.....
J Hall - Trustee

**Independent Examiner's Report to the Trustees of
Relate Worcestershire**

Independent examiner's report to the trustees of Relate Worcestershire ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021.

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

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

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.



Robert Iestyn Richards (FCA CTA FCCA)
ICAEW
The Richards Sandy Partnership
Thorneloe House
25 Barbourne Road
Worcester
Worcestershire
WR1 1RU

Date: 11/10/2021

Relate Worcestershire

Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2021

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	3	67,123	51,150	118,273	47,660
Charitable activities					
Counselling		130,233	-	130,233	214,613
Training		4,095	-	4,095	2,550
Other trading activities	4	98	-	98	-
Investment income	5	1,612	-	1,612	2,333
Total		203,161	51,150	254,311	267,156
EXPENDITURE ON					
Charitable activities	6				
Counselling		212,666	45,774	258,440	285,254
Training		181	-	181	917
Total		212,847	45,774	258,621	286,171
Net gains/(losses) on investments		7,540	-	7,540	(10,823)
NET INCOME/(EXPENDITURE)		(2,146)	5,376	3,230	(29,838)
Transfers between funds	18	(780)	780	-	-
Net movement in funds		(2,926)	6,156	3,230	(29,838)
RECONCILIATION OF FUNDS					
Total funds brought forward		93,559	8,860	102,419	132,257
TOTAL FUNDS CARRIED FORWARD		90,633	15,016	105,649	102,419

The notes form part of these financial statements

Balance Sheet
31st March 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Investments	14	40,086	-	40,086	32,546
CURRENT ASSETS					
Debtors	15	8,537	-	8,537	15,454
Cash at bank and in hand		52,299	15,016	67,315	66,328
		<u>60,836</u>	<u>15,016</u>	<u>75,852</u>	<u>81,782</u>
CREDITORS					
Amounts falling due within one year	16	(10,289)	-	(10,289)	(11,909)
NET CURRENT ASSETS		<u>50,547</u>	<u>15,016</u>	<u>65,563</u>	<u>69,873</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>90,633</u>	<u>15,016</u>	<u>105,649</u>	<u>102,419</u>
NET ASSETS		<u>90,633</u>	<u>15,016</u>	<u>105,649</u>	<u>102,419</u>
FUNDS	18				
Unrestricted funds				90,633	93,559
Restricted funds				15,016	8,860
TOTAL FUNDS				<u>105,649</u>	<u>102,419</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 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.

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 7th October 2021 and were signed on its behalf by:



J Hall - Trustee

**Notes to the Financial Statements
for the Year Ended 31st March 2021**

1. STATUTORY INFORMATION

The charity is a company limited by guarantee. The members of the company are the trustees named in the Trustees' Report. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1.

2. 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, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is not a larger charity.

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.

Grant income, including government grants, is recognised on a performance basis.

Furlough grant income, receivable as part of the Coronavirus Job Retention Scheme, is recognised in line with the corresponding wages expense against which the claim is made.

Income from charitable activities for services provided is recognised in line with the provision of those services.

Investment income is recognised when the relating investments issue notice of distribution to its investors.

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.

INVESTMENTS

Investments quoted on a recognised stock exchange or whose value derives from them (CIFs, etc) are valued at market value at the year end. Both realised and unrealised gains are shown under 'net gains / (losses) on investments' on the face of the SoFA.

ALLOCATION AND APPORTIONMENT OF COSTS

The cost of subsidised and bursary counselling sessions have been calculated at £60 per session. The total costs of bursaries awarded have been allocated to the restricted bursary funds.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 33% on cost

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.

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

2. ACCOUNTING POLICIES - continued

FUND ACCOUNTING

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.

LEASING COMMITMENTS

Rentals paid under operating leases or licences are charged to the statement of financial activities.

PENSION COSTS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

DONATED GOODS AND SERVICES

Donated goods and services are measured at fair value when control over the economic benefit has passed to the charity.

FINANCIAL INSTRUMENTS

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the charity becomes party to contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts where there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic Financial Assets

Basic financial assets, which include trade and other receivables and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest.

Basic Financial Liabilities

Basic Financial liabilities, including trade and other payables, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future receipts, discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of the operations from suppliers. Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade payables are recognised initially at transaction cost.

3. DONATIONS AND LEGACIES

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Donations	2,033	-	2,033	5,137
Grants	51,290	51,150	102,440	28,723
Donated services and facilities	13,800	-	13,800	13,800
	67,123	51,150	118,273	47,660

DONATED SERVICES AND FACILITIES

The Charity would like to acknowledge their gratitude to the Sanctuary Housing Group for the provision of the premises at 19 Castle Street at a substantially reduced rent. The difference between the market value of the rent and the rent paid has been recognised as a donated service of £13,800.

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

3. DONATIONS AND LEGACIES - continued

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

	2021 £	2020 £
The Grimley Charity	500	500
The Sir Jules Thorn Charitable Trust	1,000	750
The Ratcliff Foundation	2,000	2,000
The Roger & Douglas Turner Charitable Trust	3,000	3,000
The Blakemore Foundation	150	200
Souter Charitable Trust	3,000	3,000
Dumbreck Charity	500	500
Eveson Charitable Trust	3,000	3,000
Edward Cadbury Charitable Trust	2,000	2,000
Langdale Trust	3,000	3,000
Laslett's Charities	3,000	1,000
The Eric W Vincent Trust Fund	500	500
The Heart of England Community Foundation	1,000	1,000
E F Bulmer Benevolent Fund	2,000	3,000
The Albert Hunt Trust	-	2,000
Baron Davenport's Charity	1,000	500
The Rowlands Trust	4,000	-
William A Cadbury Charitable Trust	500	-
Coronavirus Job Retention Scheme	31,377	273
Redditch Borough Council	4,000	-
Worcestershire County Council	-	2,500
The National Lottery	20,000	-
Edward and Dorothy Cadbury Trust	1,000	-
Worcester City Council	11,913	-
Worcestershire Community Foundation	1,000	-
Worcestershire County Councillors' Divisional Fund Scheme	3,000	-
	102,440	28,723

4. OTHER TRADING ACTIVITIES

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Social lotteries	98	-	98	-

5. INVESTMENT INCOME

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Dividend income	1,612	-	1,612	1,436
Interest receivable	-	-	-	897
	1,612	-	1,612	2,333

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Counselling	95,768	162,672	258,440
Training	181	-	181
	<u>95,949</u>	<u>162,672</u>	<u>258,621</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021 £	2020 £
Staff costs	87,601	103,260
Counsellors and psycho-sexual therapy expenses	8,167	8,751
Costs of training courses	181	917
Bad debts	-	460
	<u>95,949</u>	<u>113,388</u>

8. SUPPORT COSTS

	Management £	Finance £	Governance costs £	Totals £
Counselling	157,683	3,236	1,753	162,672

All support costs have been allocated against counselling activities, due to the decreased training activity.

Support costs, included in the above, are as follows:

	2021 Counselling £	2020 Total activities £
Wages	93,953	97,537
Social security	2,776	3,735
Pensions	1,518	1,507
Rent and associated costs	16,907	29,616
Service charge	11,397	11,229
Insurance	2,508	2,485
Telephone	1,918	2,156
Computer software costs	10,320	7,191
Postage and stationery	2,768	4,168
Sundries	1,599	3,052
Repairs and maintenance	12,019	3,073
Executive expenses	-	1,806
Bank charges	3,236	3,495
Accountancy and legal fees	1,753	1,733
	<u>162,672</u>	<u>172,783</u>

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Other operating leases	16,907	29,616
Independent Examiner's Fee	1,740	1,680
	<u>18,647</u>	<u>31,302</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31st March 2021. For the year ended 31st March 2020 one trustee was paid travel expenses totalling £33 and one trustee incurred travel expenses of £36 but donated this amount to the charity.

11. STAFF COSTS

	2021 £	2020 £
Wages and salaries	179,500	198,227
Social security costs	4,026	5,333
Other pension costs	2,322	2,479
	<u>185,848</u>	<u>206,039</u>

Total remuneration paid to key management personnel during the year was £37,923 (2020: £38,253).

The average monthly number of employees during the year was as follows:

	2021	2020
Administration	8	9
Direct charitable work	13	14
	<u>21</u>	<u>23</u>

No employees received emoluments in excess of £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	21,710	25,950	47,660
Charitable activities			
Counselling	214,613	-	214,613
Training	2,550	-	2,550
Investment income	2,333	-	2,333
Total	<u>241,206</u>	<u>25,950</u>	<u>267,156</u>
EXPENDITURE ON			
Charitable activities			
Counselling	261,088	24,166	285,254
Training	917	-	917

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	262,005	24,166	286,171
Net gains/(losses) on investments	(10,823)	-	(10,823)
NET INCOME/(EXPENDITURE)	(31,622)	1,784	(29,838)
Transfers between funds	(5,392)	5,392	-
Net movement in funds	(37,014)	7,176	(29,838)
RECONCILIATION OF FUNDS			
Total funds brought forward	130,573	1,684	132,257
TOTAL FUNDS CARRIED FORWARD	93,559	8,860	102,419

13. TANGIBLE FIXED ASSETS

	Computer equipment £
COST	
At 1st April 2020	6,063
Disposals	(4,729)
At 31st March 2021	1,334
DEPRECIATION	
At 1st April 2020	6,063
Eliminated on disposal	(4,729)
At 31st March 2021	1,334
NET BOOK VALUE	
At 31st March 2021	-
At 31st March 2020	-

14. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1st April 2020	32,546
Revaluations	7,540
At 31st March 2021	40,086
NET BOOK VALUE	
At 31st March 2021	40,086
At 31st March 2020	32,546

There were no investment assets outside the UK.

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade debtors	658	9,431
Other debtors	-	433
Prepayments and accrued income	7,879	5,590
	<u>8,537</u>	<u>15,454</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	2,925	620
Social security and other taxes	-	1,943
Pensions	425	388
Deferred income	285	285
Accrued expenses	6,654	8,673
	<u>10,289</u>	<u>11,909</u>

Deferred income relates to fees received in advance for courses yet to be held. The charity had a commitment at the reporting date to provide these courses, therefore the income has been deferred and is not recognised in this period.

17. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Within one year	4,192	2,731
Between one and five years	7,478	6,000
In more than five years	1,200	1,200
	<u>12,870</u>	<u>9,931</u>

18. MOVEMENT IN FUNDS

	At 1.4.20	Net movement	Transfers between funds	At 31.3.21
	£	in funds	funds	£
		£	£	
Unrestricted funds				
General fund	80,879	(2,146)	(780)	77,953
Refurbishment fund	12,680	-	-	12,680
	<u>93,559</u>	<u>(2,146)</u>	<u>(780)</u>	<u>90,633</u>
Restricted funds				
Adult Bursary Fund	5,760	9,256	-	15,016
Carpet Fund	3,100	(3,100)	-	-
Covid-19 Bursary Fund	-	(780)	780	-
	<u>8,860</u>	<u>5,376</u>	<u>780</u>	<u>15,016</u>
TOTAL FUNDS	<u>102,419</u>	<u>3,230</u>	<u>-</u>	<u>105,649</u>

Notes to the Financial Statements - continued
for the Year Ended 31st March 2021

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	203,161	(212,847)	7,540	(2,146)
Restricted funds				
Redditch Fund	4,000	(4,000)	-	-
Adult Bursary Fund	10,650	(1,394)	-	9,256
Older People's Bursary Fund	3,000	(3,000)	-	-
Younger People's Bursary	1,500	(1,500)	-	-
Bromsgrove Fund	1,000	(1,000)	-	-
Hereford Fund	2,000	(2,000)	-	-
Carpet Fund	-	(3,100)	-	(3,100)
CPD, Supervision and Training Fund	3,000	(3,000)	-	-
Covid-19 Bursary Fund	10,000	(10,780)	-	(780)
Reopening Fund	5,000	(5,000)	-	-
Coronavirus Support Fund	11,000	(11,000)	-	-
	<u>51,150</u>	<u>(45,774)</u>	<u>-</u>	<u>5,376</u>
TOTAL FUNDS	<u>254,311</u>	<u>(258,621)</u>	<u>7,540</u>	<u>3,230</u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	117,893	(31,622)	(5,392)	80,879
Refurbishment fund	12,680	-	-	12,680
	<u>130,573</u>	<u>(31,622)</u>	<u>(5,392)</u>	<u>93,559</u>
Restricted funds				
Adult Bursary Fund	-	5,760	-	5,760
Older People's Bursary Fund	1,084	(1,626)	542	-
Younger People's Bursary	-	(4,394)	4,394	-
Carpet Fund	600	2,500	-	3,100
CPD, Supervision and Training Fund	-	(456)	456	-
	<u>1,684</u>	<u>1,784</u>	<u>5,392</u>	<u>8,860</u>
TOTAL FUNDS	<u>132,257</u>	<u>(29,838)</u>	<u>-</u>	<u>102,419</u>

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

18. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	241,206	(262,005)	(10,823)	(31,622)
Restricted funds				
Adult Bursary Fund	11,700	(5,940)	-	5,760
Older People's Bursary Fund	4,000	(5,626)	-	(1,626)
Younger People's Bursary	-	(4,394)	-	(4,394)
Bromsgrove Fund	1,000	(1,000)	-	-
Hereford Fund	3,000	(3,000)	-	-
Carpet Fund	2,500	-	-	2,500
CPD, Supervision and Training Fund	3,750	(4,206)	-	(456)
	<u>25,950</u>	<u>(24,166)</u>	<u>-</u>	<u>1,784</u>
TOTAL FUNDS	<u>267,156</u>	<u>(286,171)</u>	<u>(10,823)</u>	<u>(29,838)</u>

TRANSFERS BETWEEN FUNDS

A transfer of £780 has been made from the General Unrestricted Fund to the Covid-19 Bursary Fund to cover the overspend of the grant income during the year.

19. RELATED PARTY DISCLOSURES

During the year ended 31 March 2021 one trustee made donations to the charity totalling £50, none of which had any restrictions.

20. PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund

The unrestricted fund can be used for any charitable purpose within the charity's objects and approved by the Trustees. It is the policy of the charity to build a reserve of three months' operating costs in this fund. The fund balance at 31 March 2021 was £77,953 (2020: £80,879).

Refurbishment Fund

This fund is designated to provide for any refurbishment costs should the charity move premises in the future. The fund balance at 31 March 2021 was £12,680 (2020: £12,680)

RESTRICTED FUNDS

Bromsgrove Fund

The restricted fund re The Bromsgrove Fund was established for the purpose of providing counselling services in the Bromsgrove area. The fund balance at 31 March 2021 was £nil (2020: £nil).

Hereford Fund

The restricted fund re The Hereford Fund was established for the purpose of providing counselling services in Hereford. The fund balance at 31 March 2021 was £nil (2020: £nil).

Redditch Fund

The restricted fund re The Redditch Fund was established for the purpose of providing counselling services in Redditch. The fund balance at 31 March 2021 was £nil (2020: £nil).

Adult Bursary Fund

The restricted fund re the Adult Bursary Fund was established for the purpose of subsidising counselling sessions for adults. The fund balance at 31 March 2021 was £15,016 (2020: £5,760).

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

20. PURPOSE OF FUNDS - continued

Older People's Bursary Fund

The restricted fund re the Older People's Bursary Fund was established for the purpose of subsidising counselling sessions for older clients. The fund balance at 31 March 2021 was £nil (2020: £nil).

Younger People's Bursary Fund

The restricted fund re the Younger People's Bursary Fund was established for the purpose of subsidising counselling sessions for younger clients. The fund balance at 31 March 2021 was £nil (2020: £nil).

Carpet Fund

This fund was restricted for the purpose of replacing the carpet in the office and was spent in this financial year. The fund balance at 31 March 2021 was £nil (2020: £3,100).

CPD and Supervision Fund

This fund is restricted for the purpose of funding CPD and supervision costs. The fund balance at 31 March 2021 was £nil (2020: £nil).

Covid-19 Bursary Fund

This restricted fund was created for the purpose of providing subsidised or free of charge counselling sessions to anyone impacted by Covid-19 in the community. The funds were spent in full in the year and the balance at 31 March 2021 was therefore £nil (2020: £nil).

Reopening Fund

This restricted fund was created for the purpose of purchasing equipment to enable the charity to return to face-to-face counselling, as well the purchase of laptops for counsellors. The funds were spent in full in the year and the balance at 31 March 2021 was therefore £nil (2020: £nil).

Coronavirus Support Fund

This restricted fund was created for the purpose of funding fixed support costs which remained payable during the pandemic. The funds were spent in full in the year and the balance at 31 March 2021 was therefore £nil (2020: £nil).