

BANNERS GATE COUNSELLING CENTRE

(A company limited by guarantee)

ACCOUNTS FOR THE

YEAR ENDED 31ST DECEMBER 2018

Charity No. 1105473

Company No. 5074677

BANNERS GATE COUNSELLING CENTRE

ACCOUNTS FOR THE YEAR ENDED

31ST DECEMBER 2018

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BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION

YEAR ENDED 31ST DECEMBER 2018

DIRECTORS/TRUSTEES:	Ms R Clackett (Chairperson) Mrs J Upton Dr J Cuthbert Ms G Aldous Mr P J Harborne – Appointed 19 th April 2019
REGISTERED OFFICE:	The Upper Room St Michael's House 198 Boldmere Road Sutton Coldfield West Midlands B73 5UE
COMPANY REGISTERED NUMBER:	5074677
CHARITY REGISTRATION NUMBER:	1105473
BANKERS:	HSBC Bank Plc 67 The Parade Sutton Coldfield West Midlands B72 1PD
ACCOUNTANTS:	Harwoods Chartered Accountants 1 Trinity Place Midland Drive Sutton Coldfield West Midlands B72 1TX

BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
REPORT OF THE DIRECTORS (INCLUDING TRUSTEES REPORT) FOR THE
YEAR ENDED 31ST DECEMBER 2018

The trustees who are also directors of Banners Gate Counselling Centre for the purposes of Company Law, submit their annual report and the financial accounts for the year ended 31st December 2018.

The charity is an individual charitable company limited by guarantee and was incorporated on 16th March 2004. It is governed by a memorandum and articles of association. Its objects are to provide an affordable and accessible counselling service to adults in the local community (18 years and over).

The trustees have had due regard to guidance by the Charity Commission on public benefit.

The financial statements comply with the Charities Act 2011 and 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 2015).

LEGAL AND ADMINISTRATIVE INFORMATION

Page 1 of these financial statements is deemed to form part of this report. The trustees set out on page 1 are the trustees holding office at St Michael's House. Any new trustees are appointed on the recommendation of the chair or other interested parties and undergo relevant induction and training upon appointment.

The trustees produce a separate report detailing the activities and achievements of the charity during the year.

OBJECTIVES

Banners Gate Counselling Centre aims to promote, safeguard and protect the mental and physical 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 give rise to anxiety and distress.

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 provisions of counselling support to the bereaved and to those who are mentally, physically and socially disabled.

Banners Gate Counselling Centre aims to serve 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.

ACHIEVEMENTS AND PERFORMANCE

During 2018 the Trustees have met on a regular basis and have ensured that the mission statement criteria continues to be met. We are satisfied that our high standards have continued and that a high quality professional counselling continues to be available to the community.

Universities in the Midlands and other accredited settings recognise that Banners Gate Counselling Centre provide excellent support for those seeking Placement opportunities and three Placement Counsellors joined us during the year. Three Placement Counsellors who were taken on during the previous year, qualified and have continued to offer counselling at the centre.

This is expected to continue for the current year.

GOVERNANCE AND MANAGEMENT

The Company is registered as a charitable Company Limited by guarantee and was set up by a Memorandum of Association on 16 March 2004 (Registered Charity Number: 1105473 – Company Number: 5074677).

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

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

FINANCIAL REVIEW

The Statement of Financial Activities (SOFA) for the year is set out on page 5. At 31st December 2018 the charity had reserves of £33,207. The trustees' policy is to try and maintain reserves at a level of at least two years' total expenditure.

TRUSTEES' RESPONSIBILITY STATEMENT

The trustees (who are also directors of Banners Gate Counselling Centre for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2015 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report was approved by the Trustees, on 2nd July 2019 and signed on their behalf by:

R Clackett
Director/Trustee



Independent Examiner's Report to the Trustees of Banners Gate Counselling Centre

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st December 2018 which are set out on pages 5 to 14.

Responsibilities and basis of report

As the charity 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 company'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 confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants.

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 that in any material respect:

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.

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.

**Zoe Walsh FCCA
Harwoods, Chartered Accountants
1 Trinity Place
Midland Drive
Sutton Coldfield
West Midlands
B72 1TX**

BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCORPORATING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31ST DECEMBER 2018

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u> <u>Funds</u> <u>2018</u>	<u>Total</u> <u>Funds</u> <u>2017</u>
Incoming resources		£	£	£	£
Incoming resources from generated funds					
Voluntary income		35,986	-	35,986	23,561
Investment income		14	-	14	6
Incoming resources from charitable activities		-	4,132	4,132	-
Total incoming resources	2	36,000	4,132	40,132	23,567
Resources expended					
Charitable activities	3	2,620	-	2,620	2,160
Supporting costs	4	20,081	3,732	23,813	22,788
Total resources expended	5	22,701	3,732	26,433	24,948
Transfer between funds		-	-	-	-
Net incoming resources/(resources expended) for the year		13,299	400	13,699	(1,381)
Balances brought forward at 1st January 2018		18,011	1,497	19,508	20,889
Balances carried forward at 31st December 2018		31,310	1,897	33,207	19,508

The notes on pages 8 to 14 form part of these accounts

BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE REGISTERED NUMBER: 5074677)
BALANCE SHEET
AT 31ST DECEMBER 2018

	<u>Notes</u>	<u>2018</u>	<u>2017</u>
		<u>£</u>	<u>£</u>
Current Assets			
Debtors	6	482	630
Cash at bank and in hand		<u>34,457</u>	<u>20,274</u>
		34,939	20,904
Current Liabilities			
Creditors: accruals	7	1,732	1,396
		<hr/>	<hr/>
Net current assets		33,207	19,508
Funds		<hr/>	<hr/>
Unrestricted	8	31,310	18,011
Restricted	8	1,897	1,497
		<hr/>	<hr/>
		33,207	19,508
		<hr/>	<hr/>

The company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies for the year ended 31st December 2018.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2018 in accordance with section 476 of the Companies Act 2006.

The Directors acknowledge their responsibilities for:

- (a) Ensuring that the company keeps accounting records which comply with Section 386 and 387 Companies Act 2006 and
- (b) Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit and loss for each financial year in accordance with the requirements of section 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 company.

The accounts have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 applicable to the small companies' regime and in accordance with FRS102 SORP.

The financial statements were approved by the Board of Directors on 2nd July 2019

R Clackett – Director/Trustee
Trustee
Registration No. 5074677



The notes on pages 8 to 14 form part of these accounts

BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2018

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a) General information and basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise noted in the relevant notes to those accounts.

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 (effective 1 January 2015) – (Charities SORP (FRS 102)), and the Charities Act 2011.

The Charity constitutes a public benefit entity as defined by FRS 102.

The financial statements are presented in sterling and rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

b) Incoming resources

All incoming resources are included in the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Planned giving receivable under gift aid, is recognised when received. Income tax recoverable on gift aid donations is recognised when the income is received.

Investment income is earned through holding assets for investment purposes. Interest income is recognised when received.

c) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes note 3; and
- Supporting costs note 4

d) Investments

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

e) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2018

f) Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

g) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

h) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. ANALYSIS OF INCOMING RESOURCES

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2018</u> £	<u>Total</u> <u>2017</u> £
Donations	27,108	-	27,108	21,050
Registration fees	1,096	-	1,096	919
Gift Aid tax recovered	7,782	-	7,782	1,592
Interest received	14	-	14	6
Grants received	-	4,132	4,132	-
	<hr/>	<hr/>	<hr/>	<hr/>
	36,000	4,132	40,132	23,567
	<hr/>	<hr/>	<hr/>	<hr/>

**3. ANALYSIS OF RESOURCES EXPENDED
CHARITABLE ACTIVITIES**

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>2018</u> £	<u>Total</u> <u>2017</u> £
Supervisor fees	2,620	-	2,620	2,160
	<hr/>	<hr/>	<hr/>	<hr/>

BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2018

4. SUPPORTING COSTS

	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total</u> <u>2018</u> <u>£</u>	<u>Total</u> <u>2017</u> <u>£</u>
Postage, stationery & photocopying	656	-	656	776
Telephone	2,014	-	2,014	1,993
Insurance	1,307	-	1,307	551
Independent Examiners' fee	1,020	-	1,020	750
Professional fees	214	-	214	2,785
Sundry expenses	25	-	25	43
Rent and council tax	12,478	3,732	16,210	12,650
Light, heat & water	1,275	-	1,275	1,497
Office equipment, repairs	487	-	487	935
Refreshments	105	-	105	118
Subscriptions	355	-	355	323
Travelling expenses	45	-	45	319
Bank Charges	-	-	-	48
Training	100	-	100	-
	<hr/>	<hr/>	<hr/>	<hr/>
	20,081	3,732	23,813	22,788

5. TOTAL RESOURCES EXPENDED

	<u>Unrestricted</u> <u>Funds</u> <u>£</u>	<u>Restricted</u> <u>Funds</u> <u>£</u>	<u>Total</u> <u>2018</u> <u>£</u>	<u>Total</u> <u>2017</u> <u>£</u>
Charitable activities (note 3)	2,620	-	2,620	2,160
Supporting costs (note 4)	20,081	3,732	23,813	22,788
	<hr/>	<hr/>	<hr/>	<hr/>
	22,701	3,732	26,433	24,948
	<hr/>	<hr/>	<hr/>	<hr/>

6. DEBTORS DUE WITHIN 1 YEAR

	<u>2018</u> <u>£</u>	<u>2017</u> <u>£</u>
Prepayments	482	630
	<hr/>	<hr/>
	482	630
	<hr/>	<hr/>

7. CREDITORS DUE WITHIN 1 YEAR

	<u>2018</u> <u>£</u>	<u>2017</u> <u>£</u>
Accruals	1,732	1,396
	<hr/>	<hr/>
	1,732	1,396
	<hr/>	<hr/>

BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2018

8. STATEMENT OF FUNDS

	<u>Balance at</u> <u>1 January 2018</u>	<u>Income</u>	<u>Expenditure</u> <u>2018</u>	<u>Balance at</u> <u>31 December 2018</u>
	£	£	£	£
RESTRICTED FUNDS				
Davenport Trust	336	-	-	336
Birmingham & Solihull Mental Care	682	-	-	682
Chair Lift	479	-	-	479
George Fentham	-	400	-	400
Sutton Coldfield Charitable Trust	-	3,732	3,732	-
	<hr/>	<hr/>	<hr/>	<hr/>
	1,497	4,132	3,732	1,897
GENERAL FUND	<hr/>	<hr/>	<hr/>	<hr/>
	18,011	36,000	22,701	31,310
TOTAL FUND	<hr/>	<hr/>	<hr/>	<hr/>
	19,508	40,132	26,433	33,207
	<hr/>	<hr/>	<hr/>	<hr/>

Comparative information in respect of the proceeding period is as follows

	<u>Balance at</u> <u>1 January 2017</u>	<u>Income</u>	<u>Expenditure</u> <u>2018</u>	<u>Balance at</u> <u>31 December 2017</u>
	£	£	£	£
RESTRICTED FUNDS				
Davenport Trust	336	-	-	336
Birmingham & Solihull Mental Care	682	-	-	682
Chair Lift	479	-	-	479
	<hr/>	<hr/>	<hr/>	<hr/>
	1,497	-	-	1,497
GENERAL FUND	<hr/>	<hr/>	<hr/>	<hr/>
	19,392	23,567	24,948	18,011
TOTAL FUND	<hr/>	<hr/>	<hr/>	<hr/>
	20,889	23,567	24,948	19,508
	<hr/>	<hr/>	<hr/>	<hr/>

RESTRICTED FUNDS

Davenport Trust

These funds are for materials to assist counsellors.

Birmingham & Solihull Mental Care

These funds are for items used in the centre.

Chair Lift

These funds are for the purchase and maintenance of a chair lift.

George Fentham

These funds are to used towards volunteers travelling expenses.

Sutton Coldfield Charitable Trust

These funds are for the use of paying towards the rent and rates of the charity.

BANNERS GATE COUNSELLING CENTRE
(A COMPANY LIMITED BY GUARANTEE)
NOTES TO THE ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2018

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

Fund balances at 31 December 2018 are represented by:

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>funds</u> £
Current assets	33,042	1,897	34,939
Creditors due within one year	-1,732	-	-1,732
	<hr/>	<hr/>	<hr/>
	31,310	1,897	33,207
	<hr/>	<hr/>	<hr/>

Comparative information in respect of the proceeding period is as follows:

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> <u>funds</u> £
Current assets	19,407	1,497	20,904
Creditors due within one year	-1,396	-	-1,396
	<hr/>	<hr/>	<hr/>
	18,011	1,497	19,508
	<hr/>	<hr/>	<hr/>

10. TRUSTEE'S REMUNERATION AND EXPENSES

The trustees neither received nor waived any remuneration during the year.
(2017 - £Nil).

11. INDEPENDENT EXAMINERS RENUMERATION

The Independent Examiners remuneration amount to £850 (2017-£750)

12. STAFF COSTS AND EMPLOYEE BENEFITS

The average number of employees is Nil (2017 – Nil).

13. RELATED PARTY TRANSACTIONS

There are no related party transactions during the year (2017 – Nil).

14. TAXATION

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

15. MEMBERS' LIABILITY

Each member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a member, or within one year after he/she ceases to be a member, such amount as being required, not exceeding £1 for the debts and liabilities contracted before he/she ceases to be a member.