

**PERSONAL WHOLENESS TRUST**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2021**

# PERSONAL WHOLENESS TRUST

## INDEX

Year ended 31 March 2021

---

	<b>Page</b>
Report of the Trustees	2
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8

## **PERSONAL WHOLENESS TRUST**

### **REPORT OF THE TRUSTEES**

**Year ended 31 March 2021**

---

The trustees present their report and financial statements of the charity for the year ended 31 March 2021. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and the relevant version of the 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).

#### **OBJECTIVES AND ACTIVITIES**

The objective of the charity is to improve people's well-being through care, counselling and training. The principal activity of the charity is to provide professional care and counselling. This is achieved by operating a Counselling Centre in Woodford Green where professional counselling takes place and arranging retreats in other locations. The Centre uses the title "Counsel for Life". Through carrying out these activities the trustees have had due regard to guidance published by the Charity Commission on public benefit.

#### **ACHIEVEMENTS AND PERFORMANCE IN THE YEAR**

2020/21 was a year of extraordinary hardship and loss for many people, with the Covid-19 pandemic and the consequent restrictions. The charity has been involved in reaching out to support people through their grief, their anxieties, and the loss of support that many have faced.

During the year 435 counselling sessions have been held (2020: 637).

Due to the pandemic, it was not possible to hold the intended retreat. It is hoped that this can now take place in 2023.

#### **FINANCIAL REVIEW**

The financial results are shown on page 6, a net surplus of £6,339 (2020: £5,923) was achieved. £869 surplus on unrestricted activities and £5,470 surplus on restricted activities.

The trustees gratefully acknowledge the receipt of other donations totalling £10,603 (2020: £10,552) without which some of the activities would not be possible. In addition to financial donations, many have given time and expertise without charge.

Funds at 31 March 2021 were £47,572, £22,232 general unrestricted funds, £14,657 designated unrestricted funds and £10,683 restricted funds. These are primarily represented by debtors, cash at bank and creditors. The charity's fixed assets, which have a net book value of £300, are the furniture and equipment needed to run the activities and administration. The charity has no investments.

#### **Reserves policy**

The trustees aim to maintain a balance of general unrestricted reserves in cash and bank accounts (where possible) to equate to 3 months (25%) of annual unrestricted payments, to cover emergency situations that may arise from time to time, including making staff redundant should that be necessary. Given the level of designated and restricted funds at 31 March 2021, and the purpose for which these funds are held, the trustees do not consider it necessary to hold further general unrestricted reserves to meet current operational activities.

#### *General funds*

At 31 March 2021 general funds were £22,232 (2020: £21,647). The reserve policy was achieved.

## PERSONAL WHOLENESS TRUST

### REPORT OF THE TRUSTEES

Year ended 31 March 2021

---

#### *Designated funds*

The trustees may designate additional unrestricted funds to be retained for an agreed purpose where this is considered to be prudent. Such designated funds are reviewed on an annual basis and returned to the general unrestricted fund in the event that the purpose of their designation is no longer considered to be adequate justification for their retention. A description of each fund together with the intended use of the fund is set out in note 13. At 31 March 2021 designated funds were £14,657 (2020: £12,323).

#### *Restricted funds*

At 31 March 2021 restricted funds were £10,683 (2020: £7,262). A description of each fund together with the specified use of the fund is set out in note 13.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### **Governing Document**

The charity is controlled by its governing documents, the trust deed dated 22 January 1990 and the supplemental trust deed dated 4 April 1997. It is an unincorporated charity.

### **Recruitment and Appointment of Trustees**

A list of trustees serving since 1 April 2020 to the date of this report is set out in the reference and administrative details below. Clause 14 and 15 of the trust deed state that new trustees shall be appointed by a resolution at a meeting of the trustees at which there is a majority of the trustees present and that new trustees are required to declare their belief and allegiance to the statement of faith set out in the trust deed schedule.

### **Management Structure**

#### *Trustees*

The trustees meet frequently and have overall responsibility for the operation of the charity. They deal with all issues relating to the retreats, staffing and policies. The trustees consider and approve all applications the charity makes for funding. At least two trustees are involved in all decisions and consultations between them take place as necessary.

#### *Management Advisory Group*

The management advisory group deals with the day to day running of Counsel for Life. It meets regularly to manage and review clinical and operational issues, as well as marketing and finance.

## REFERENCE AND ADMINISTRATIVE DETAILS

**Charity's Name:** Personal Wholeness Trust

**Charity Registration Number:** 1000837

**Principal Address:** 10 The Broadway, Woodford Green, Essex, IG8 0HL

### **Trustees:**

During the period the following served as trustees:

Rev David Blackledge  
Myra Hutchings  
Geoffrey Richardson

## **PERSONAL WHOLENESS TRUST**

### **REPORT OF THE TRUSTEES**

**Year ended 31 March 2021**

---

The charity regards members of the management advisory group as its key personnel. During the year the following served:

Revd. David Blackledge  
Peter Dowsett  
Donna Gardner  
Melanie Paterson  
James Smith

### **TRUSTEES' RESPONSIBILITIES**

We are required under charity law to prepare financial accounts for each financial year which give a true and fair view of the state of affairs of the charity and of its incoming and outgoing resources for that year.

In preparing those financial statements we are required to:

- select suitable accounting policies and then apply them consistently;
- observe methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue its activities.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable us to ensure that the financial statements comply with Charity Law. We are also responsible for safeguarding the charity's assets and hence for taking reasonable steps towards the prevention and detection of fraud and other irregularities.

This report was approved by the board of trustees on 20 October 2021 and signed on its behalf by:



Revd. G Richardson  
Trustee

## **PERSONAL WHOLENESS TRUST**

### **INDEPENDENT EXAMINER'S REPORT**

**Year ended 31 March 2021**

---

I report to the trustees on my examination of the accounts of the Personal Wholeness Trust for the year ended 31 March 2021.

#### **RESPONSIBILITIES AND BASIS OF REPORT**

As the trustees of the charity 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 charity's accounts carried out under section 145 of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.



C L Farndon ACA  
10 Mayfair Gardens  
Woodford Green  
Essex  
IG8 9AB  
20 October 2021

**PERSONAL WHOENESS TRUST****STATEMENT OF FINANCIAL ACTIVITIES****Year ended 31 March 2021**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>Income from</b>					
Donations and legacies	2a	5,150	14,917	20,067	10,552
Charitable activities	2b	27,361	0	27,361	28,059
Investments	2c	64	18	82	81
Other	2d	1,500	0	1,500	0
<b>Total income</b>		<b>34,075</b>	<b>14,935</b>	<b>49,010</b>	<b>38,692</b>
<b>Expenditure on</b>					
Charitable activities					
Counselling	3a	33,206	9,465	42,671	32,090
Retreats	3b	0	0	0	679
<b>Total expenditure</b>		<b>(33,206)</b>	<b>(9,465)</b>	<b>(42,671)</b>	<b>(32,769)</b>
<b>Net income / (expenditure)</b>		<b>869</b>	<b>5,470</b>	<b>6,339</b>	<b>5,923</b>
Transfers between funds	13	2,050	(2,050)	0	0
<b>Net movements in funds for the year</b>		<b>2,919</b>	<b>3,420</b>	<b>6,339</b>	<b>5,923</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		33,970	7,263	41,233	35,310
<b>Total funds carried forward</b>		<b>36,889</b>	<b>10,683</b>	<b>47,572</b>	<b>41,233</b>

All income and expenditure derive from continuing activities.

The accompanying notes on pages 8 to 15 are an integral part of these financial statements.

## PERSONAL WHOLENESS TRUST

### BALANCE SHEET

Year ended 31 March 2021

	Notes	2021 £	2020 £
<b>Fixed assets</b>			
Tangible fixed assets	10	300	1
<b>Current assets</b>			
Debtors	11	11,180	6,991
Cash at bank and in hand		44,687	37,251
		<u>55,867</u>	<u>44,242</u>
<b>Creditors: amounts falling due within one year</b>	12	<u>(8,595)</u>	<u>(3,010)</u>
<b>Net current assets</b>		<u>47,272</u>	<u>41,232</u>
<b>Net assets</b>		<u>47,572</u>	<u>41,233</u>
<b>Represented by:</b>			
Unrestricted revenue fund - general	13a	22,232	21,647
Unrestricted revenue fund - designated	13b	14,657	12,323
Total unrestricted funds		<u>36,889</u>	<u>33,970</u>
Restricted funds	13c	<u>10,683</u>	<u>7,263</u>
<b>Total funds</b>		<u>47,572</u>	<u>41,233</u>

The accompanying notes on pages 8 to 15 are an integral part of these financial statements.

The trustees acknowledge their responsibility for ensuring the charity keeps proper accounting records in accordance with the requirements of the Charities Act 2011 as more fully set out in the statement of Trustees' Responsibilities in the Trustees' Report.

The financial statements on pages 6 to 15 were approved by the trustees on 20 October 2021 and were signed on its behalf by:



Revd. G Richardson  
Trustee

## PERSONAL WHOLENESS TRUST

### NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

---

#### I. ACCOUNTING POLICIES

##### a) Basis of Preparing the Financial Statements

The financial statements have been prepared in accordance with the relevant version of the 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) and Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the relevant version of the 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) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has been since withdrawn.

The financial statements are presented in sterling, which is the functional currency of the charity, and rounded to the nearest pound sterling.

##### b) Income

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

##### c) 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 costs related to that category. Where costs cannot be directly attributed to a particular heading they have been allocated to activities on a basis consistent with the use of resources.

##### d) Tangible fixed assets and depreciation

Individual items of computer equipment used within the charity with a purchase price of over £250 are capitalised, items with a purchase price of £250 or less when the asset is acquired are written off as incurred. Capitalised computer equipment is depreciated on a straight line basis over 4 years.

##### e) Taxation

The charity is exempt from tax on its charitable activities.

##### f) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that the level of funds held and the expected level of income and expenditure for 12 months from the date of authorising these financial statements is sufficient for the charity to be able to continue as a going concern.

##### g) Fund accounting

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

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The aim and use of each restricted fund is set out in note 13. It is the policy of the trustees to monitor carefully the application of those funds in accordance with the restrictions placed upon them.

## PERSONAL WHOLENESS TRUST

### NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

#### g) Judgements and estimates

In the application of the accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying value of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are continually evaluated. Revisions to accounting estimates are recognised in the period in which the estimate is revised.

In the view of the trustees there are no sources of estimation uncertainty affecting assets or liabilities at the balance sheet date that are likely to result in a material adjustment to their carrying amounts in the next financial year.

<b>2. INCOME FROM</b>	<b>Unrestricted Fund £</b>	<b>Restricted Funds £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
<b>(a) Donations and legacies</b>				
Covid-19 Lottery Grant	0	9,464	9,464	0
Donations and gifts	5,150	5,453	10,603	10,552
	<u>5,150</u>	<u>14,917</u>	<u>20,067</u>	<u>10,552</u>
<b>(b) Charitable activities</b>				
Counselling fees	14,925	0	14,925	17,094
Counselling fees - Financial assistance	1,785	0	1,785	2,510
Counselling fees - Diocese of Chelmsford	8,157	0	8,157	7,408
Coronavirus Job Retention Scheme	2,494	0	2,494	0
Retreats	0	0	0	1,047
	<u>27,361</u>	<u>0</u>	<u>27,361</u>	<u>28,059</u>
<b>(c) Investments</b>				
Bank interest	64	18	82	81
	<u>64</u>	<u>18</u>	<u>82</u>	<u>81</u>
<b>(d) Other</b>				
Rental income	1,500	0	1,500	0
	<u>1,500</u>	<u>0</u>	<u>1,500</u>	<u>0</u>
<b>Total income</b>	<u>34,075</u>	<u>14,935</u>	<u>49,010</u>	<u>38,692</u>

**PERSONAL WHOLENESS TRUST**

**NOTES TO THE FINANCIAL STATEMENTS**

**Year ended 31 March 2021**

<b>3. EXPENDITURE ON</b>	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<b>(a) Charitable activities</b>				
<b>- Counselling</b>				
Counselling fees	3,162	4,463	7,625	9,545
Supervision fees	2,099	2,001	4,100	3,385
Professional subscriptions and insurance	833	0	833	812
Bad debts	226	0	226	0
Gifts to volunteers	149	0	149	200
Counsellors' training	100	0	100	0
	<u>6,569</u>	<u>6,464</u>	<u>13,033</u>	<u>13,942</u>
Allocated support costs (see notes 4 and 5)	26,637	3,001	29,638	18,148
	<u>33,206</u>	<u>9,465</u>	<u>42,671</u>	<u>32,090</u>
<b>(c) Charitable activities</b>				
<b>- Retreats</b>				
Wigwam retreats	0	0	0	679
	<u>0</u>	<u>0</u>	<u>0</u>	<u>679</u>
<b>Total expenditure</b>	<u>33,206</u>	<u>9,465</u>	<u>42,671</u>	<u>32,769</u>

  

<b>4. TOTAL RESOURCES EXPENDED</b>	Direct Costs £	Support Costs £	Total 2021 £	Total 2020 £
Charitable activities				
Counselling	13,033	29,638	42,671	32,090
Retreats	0	0	0	679
	<u>13,033</u>	<u>29,638</u>	<u>42,671</u>	<u>32,769</u>

## PERSONAL WHOLENESS TRUST

### NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

#### 5. SUPPORT COSTS ALLOCATION

Finance, governance and staff costs have been allocated on an estimated time basis of the individuals involved. All other costs have been allocated based on an estimate of how much the resource is used by each category.

The allocation is:

	Counselling	Retreats	Total 2021	Total 2020
	£	£	£	£
Charitable activities				
Finance	3,505	0	3,505	1,230
Governance	750	0	750	746
IT	396	0	396	112
Marketing	0	0	0	158
Office	746	0	746	1,428
Property	6,095	0	6,095	998
Staff	18,146	0	18,146	13,476
	<u>29,638</u>	<u>0</u>	<u>29,638</u>	<u>18,148</u>

#### 6. STAFF COSTS AND EMOLUMENTS

	2021	2020
	£	£
Gross wages and salaries	17,853	12,911
Employer's National Insurance contributions	0	0
Employer's pension contributions	293	120
	<u>18,146</u>	<u>13,031</u>

No employee received more than £60,000 during the year (2020: none).

The total employee benefits of the key management personnel of the charity were £1,350 (2020: £nil).

The average number of persons employed during the year:

	2021	2020
	Number	Number
Average number of staff	2	2

At different times during the year two members of staff were furloughed resulting in a £2,494 grant being receivable from the Coronavirus Job Retention Scheme. In addition to these payments being made in full to the staff members, ex-gratia payments were made to them, totalling £685, to enhance their gross salary and employer's pension contributions.

#### 7. PENSION COSTS

	2021	2020
	Number	Number
The charity operates a workplace pension scheme:		
- number of staff to whom benefits accrued	<u>1</u>	<u>1</u>
	£	£
- costs for the year	<u>293</u>	<u>120</u>
- contributions outstanding at year end	<u>0</u>	<u>0</u>

## PERSONAL WHOLENESS TRUST

### NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

---

<b>8. NET INCOME / EXPENDITURE FOR THE YEAR</b>	2021	2020
	£	£
This is stated after charging:		
Independent Examiner - Independent Examiner fee	750	714
Independent Examiner - Other services	1,000	0
Depreciation	101	0
	<u>          </u>	<u>          </u>

---

### 9. RELATED PARTY TRANSACTIONS

David Blackledge is a director of The Diana Princess of Wales International Study Centre Ltd (DPWISC) and the principal of the sole trader business Ontolog. One member of staff works for both the Personal Wholeness Trust, DPWISC and Ontolog. They ceased working for DPWISC on 30 August 2019. The payroll is run by the Personal Wholeness Trust. The proportionate amounts are recharged, to DPWISC and Ontolog, and deducted from the payroll costs. In the financial year £nil was recharged to DPWISC (2020: £1,500) of which £nil was outstanding at 31 March 2021 (2020: £nil). In the financial year £16,903 was recharged to Ontolog (2020: £19,161) of which £833 was outstanding at 31 March 2021 (2020: £4,018).

David Blackledge is a trustee of The Parochial Church Council of the Ecclesiastical Parish of All Saints' Woodford Wells (ASWW). During the financial year ASWW donated £3,500 to the Personal Wholeness Trust (2020: £3,500).

---

### 10. TANGIBLE FIXED ASSETS

	Furniture and equipment £
<b>Cost or valuation</b>	
At 1 April 2020	9,797
Additions	400
Disposals	(8,558)
At 31 March 2021	<u>1,639</u>
<b>Depreciation</b>	
At 1 April 2020	(9,796)
Charge for year	(101)
Disposals	8,558
At 31 March 2021	<u>(1,339)</u>
<b>Net book value</b>	
At 1 April 2020	<u>1</u>
At 31 March 2021	<u>300</u>

---

**PERSONAL WHOLENESST TRUST**

**NOTES TO THE FINANCIAL STATEMENTS**

**Year ended 31 March 2021**

<b>11. DEBTORS</b>	2021	2020
	£	£
Trade debtors	8,017	2,462
Other debtors	833	4,160
Prepayments	2,330	369
	<u>11,180</u>	<u>6,991</u>

<b>12. CREDITORS - DUE WITHIN ONE YEAR</b>	2021	2020
	£	£
Deferred income	4,468	560
Accruals	4,027	2,450
Rent deposit	100	0
	<u>8,595</u>	<u>3,010</u>

<b>13. FUNDS - MOVEMENTS IN YEAR</b>	Balance at 1.4.20	Income	Expenses	Transfers	Balance at 31.3.21
	£	£	£		£
<b>(a) General</b>					
General	21,647	34,075	(33,206)	(284)	22,232
	<u>21,647</u>	<u>34,075</u>	<u>(33,206)</u>	<u>(284)</u>	<u>22,232</u>
<b>(b) Designated</b>					
Hardship	12,323	0	0	2,334	14,657
	<u>12,323</u>	<u>0</u>	<u>0</u>	<u>2,334</u>	<u>14,657</u>
<b>(c) Restricted</b>					
Hardship	7,262	5,471	0	(2,050)	10,683
Capital Asset	1	0	(1)	0	0
Covid-19 Lottery	0	9,464	(9,464)	0	0
	<u>7,263</u>	<u>14,935</u>	<u>(9,465)</u>	<u>(2,050)</u>	<u>10,683</u>
	<u>41,233</u>	<u>49,010</u>	<u>(42,671)</u>	<u>0</u>	<u>47,572</u>

## PERSONAL WHOLENESS TRUST

### NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2021

---

#### 13. FUNDS (CONT'D)

The transfers shown above are explained in more detail in the table below.

<b>TRANSFERS</b>	Financial Assistance Transfer £	50% ASWW donation Transfer £	50% of Fund Movement Transfer £	Total Transfers £
<b>(a) General</b>				
General	2,050	(1,750)	(584)	(284)
<b>(b) Designated</b>				
Hardship	0	1,750	584	2,334
<b>(c) Restricted</b>				
Hardship	(2,050)	0	0	(2,050)
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The general fund represents the unrestricted funds that are available for the PCC to spend in line with their aims and objectives

#### **Designated Funds**

##### **Hardship**

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed partly from general giving to the charity and also from surpluses. It will continue to be used in future years and the rate of take up will depend on the demand from applicants.

#### **Restricted Funds**

##### **Hardship**

This fund was created to help those who are unable to afford the full costs of consultations. It has been financed by gifts given specifically for that purpose. The pandemic has reduced applications assistance and it is anticipated that the balance will be spent over the next five years.

##### **Covid-19 Lottery**

This fund was created as a result of a specific grant from the Covid-19 Lottery Fund. During the year it has been fully used to pay rent, counsellors' fees and supervision costs.

---

**PERSONAL WHOLENESS TRUST****NOTES TO THE FINANCIAL STATEMENTS****Year ended 31 March 2021**

---

<b>14. ANALYSIS OF NET ASSETS BY FUND</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2021</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed assets	300	0	300	1
Debtors, accrued income and prepayments	11,180	0	11,180	6,991
Cash at bank and in hand	34,004	10,683	44,687	37,251
Creditors due within one year	(8,595)	(0)	(8,595)	(3,010)
<b>Net assets</b>	<b>36,889</b>	<b>10,683</b>	<b>47,572</b>	<b>41,233</b>

---

<b>15. PRIOR YEAR COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income from</b>			
Donations and legacies	4,489	6,063	10,552
Charitable activities	28,059	0	28,059
Investments	81	0	81
<b>Total income</b>	<b>32,629</b>	<b>6,063</b>	<b>38,692</b>
<b>Expenditure on</b>			
Charitable activities			
Counselling	32,090	0	32,090
Retreats	679	0	679
<b>Total expenditure</b>	<b>(32,769)</b>	<b>0</b>	<b>(32,769)</b>
<b>Net income / (expenditure)</b>	<b>(140)</b>	<b>6,063</b>	<b>5,923</b>
Transfers between funds	5,505	(5,505)	0
<b>Net movements in funds for the year</b>	<b>5,365</b>	<b>558</b>	<b>5,923</b>
<b>Reconciliation of funds:</b>			
Total funds brought forward	28,605	6,705	35,310
<b>Total funds carried forward</b>	<b>33,970</b>	<b>7,263</b>	<b>41,233</b>

---