

**PERSONAL WHOLENESS TRUST**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**YEAR ENDED 31 MARCH 2023**

# PERSONAL WHOLENESS TRUST

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Year ended 31 March 2023

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## **PERSONAL WHOLENESS TRUST**

### **REPORT OF THE TRUSTEES**

**Year ended 31 March 2023**

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The trustees present their report and financial statements of the charity for the year ended 31 March 2023. 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 South Woodford 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**

2022/23 was a year of recovery from the hardship and loss for many people during the Covid-19 pandemic and the consequent restrictions. The charity continues to be involved in reaching out to support people through their grief, their anxieties, and the loss of support that many have faced. The pandemic has also changed the way we are now working with the flexibility of zoom or telephone counselling support for those who choose not to opt for in person sessions.

During the year 431 counselling sessions have been held (2022: 488).

#### **FINANCIAL REVIEW**

The financial results are shown on page 6, a £10,320 deficit (2021: £9,959 deficit) was achieved. £10,326 deficit on unrestricted activities and £6 surplus on restricted activities.

The trustees gratefully acknowledge the donations totalling £7,320 (2021: £3,320), 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 2023 were £27,293, £9,475 general unrestricted funds, £14,657 designated unrestricted funds and £3,161 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 £100, 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 2023, 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 2023 general funds were £9,475 (2022: £16,366). The reserve policy was achieved.

## PERSONAL WHOLENESS TRUST

### REPORT OF THE TRUSTEES

Year ended 31 March 2023

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#### *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 2023 designated funds were £14,657 (2022: £14,657).

#### *Restricted funds*

At 31 March 2023 restricted funds were £3,161 (2022: £6,590). 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 2022 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 Crescent Road, London, E18 1JB

### **Trustees:**

During the period the following served as trustees:

Revd. David Blackledge

Myra Hutchings (Resigned as Trustee on 28 September 2023)

Revd. Geoffrey Richardson

## PERSONAL WHOLENESS TRUST

### REPORT OF THE TRUSTEES

Year ended 31 March 2023

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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 3 November 2023 and signed on its behalf by:



Revd. G Richardson  
Trustee

## **PERSONAL WHOLENESST TRUST**

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

**Year ended 31 March 2023**

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I report to the trustees on my examination of the accounts of the Personal Wholeness Trust for the year ended 31 March 2023.

#### **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  
3 November 2023

**PERSONAL WHOENESS TRUST**

**STATEMENT OF FINANCIAL ACTIVITIES**

**Year ended 31 March 2023**

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Income from</b>					
Donations and legacies	2a	7,320	0	7,320	3,320
Charitable activities	2b	25,487	0	25,487	25,415
Investments	2c	39	6	45	82
Other	2d	1,450	0	1,450	2,720
<b>Total income</b>		<b>34,296</b>	<b>6</b>	<b>34,302</b>	<b>31,537</b>
<b>Expenditure on</b>					
Charitable activities					
Counselling	3a	43,858	0	43,858	41,496
Retreats	3b	764	0	764	0
<b>Total expenditure</b>		<b>(44,622)</b>	<b>0</b>	<b>(44,622)</b>	<b>(41,496)</b>
<b>Net income / (expenditure)</b>		<b>(10,326)</b>	<b>6</b>	<b>(10,320)</b>	<b>(9,959)</b>
Transfers between funds	13	3,435	(3,435)	0	0
<b>Net movements in funds for the year</b>		<b>(6,891)</b>	<b>(3,429)</b>	<b>(10,320)</b>	<b>(9,959)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		31,023	6,590	37,613	47,572
<b>Total funds carried forward</b>		<b>24,132</b>	<b>3,161</b>	<b>27,293</b>	<b>37,613</b>

All income and expenditure derive from continuing activities.

The accompanying notes on pages 8 to 14 are an integral part of these financial statements.

# PERSONAL WHOLENESS TRUST

## BALANCE SHEET

Year ended 31 March 2023

	Notes	2023 £	2022 £
<b>Fixed assets</b>			
Tangible fixed assets	10	100	200
<b>Current assets</b>			
Debtors	11	14,858	7,279
Cash at bank and in hand		29,996	38,841
		<u>44,854</u>	<u>46,120</u>
<b>Creditors: amounts falling due within one year</b>	12	<u>(17,661)</u>	<u>(8,707)</u>
<b>Net current assets</b>		<u>27,193</u>	<u>37,413</u>
<b>Net assets</b>		<u>27,293</u>	<u>37,613</u>
<b>Represented by:</b>			
Unrestricted revenue fund – general	13a	9,475	16,366
Unrestricted revenue fund – designated	13b	14,657	14,657
Total unrestricted funds		<u>24,132</u>	<u>31,023</u>
Restricted funds	13c	<u>3,161</u>	<u>6,590</u>
<b>Total funds</b>		<u>27,293</u>	<u>37,613</u>

The accompanying notes on pages 8 to 14 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 14 were approved by the trustees on 3 November 2023 and were signed on its behalf by:

  
Revd. G Richardson  
Trustee

## PERSONAL WHOLENESS TRUST

### NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

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#### 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 2023

#### 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.

2. INCOME FROM	Unrestricted Fund	Restrict ed Funds	Total 2023	Total 2022
	£	£	£	£
<b>(a) Donations and legacies</b>				
Donations and gifts	7,320	0	7,320	3,320
	<u>7,320</u>	<u>0</u>	<u>7,320</u>	<u>3,320</u>
<b>(b) Charitable activities</b>				
Counselling fees	15,485	0	15,485	14,260
Counselling fees - Financial assistance	1,705	0	1,705	2,090
Counselling fees - Diocese of Chelmsford	6,925	0	6,925	9,065
Retreats and seminars	1,372	0	1,372	0
	<u>25,487</u>	<u>0</u>	<u>25,487</u>	<u>25,415</u>
<b>(c) Investments</b>				
Bank interest	39	6	45	82
	<u>39</u>	<u>6</u>	<u>45</u>	<u>82</u>
<b>(d) Other</b>				
Rental income	1,450	0	1,450	2,720
	<u>1,450</u>	<u>0</u>	<u>1,450</u>	<u>2,720</u>
<b>Total income</b>	<u>34,296</u>	<u>6</u>	<u>34,302</u>	<u>31,537</u>

**PERSONAL WHOLENESS TRUST**

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

<b>3. EXPENDITURE ON</b>	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>(a) Charitable activities</b>				
<b>- Counselling</b>				
Counselling fees	8,013	0	8,013	8,168
Supervision fees	4,247	0	4,247	4,710
Clinical lead	990	0	990	0
Professional subscriptions and insurance	805	0	805	848
Bad debts	385	0	385	45
Gifts to volunteers	0	0	0	100
Counsellors' training	250	0	250	0
	<u>14,690</u>	<u>0</u>	<u>14,690</u>	<u>13,871</u>
Allocated support costs (see notes 4 and 5)	29,168	0	29,168	27,625
	<u>43,858</u>	<u>0</u>	<u>43,858</u>	<u>41,496</u>
<b>(b) Charitable activities</b>				
<b>- Retreats</b>				
Wigwam retreats	310	0	310	0
	<u>310</u>	<u>0</u>	<u>310</u>	<u>0</u>
Allocated support costs (see notes 4 and 5)	454	0	454	0
	<u>764</u>	<u>0</u>	<u>764</u>	<u>0</u>
<b>Total expenditure</b>	<u>44,622</u>	<u>0</u>	<u>44,622</u>	<u>41,496</u>
<b>4. TOTAL RESOURCES EXPENDED</b>				
	Direct Costs £	Support Costs £	Total 2023 £	Total 2022 £
Charitable activities				
Counselling	14,690	29,168	43,858	41,496
Retreats	310	454	764	0
	<u>15,000</u>	<u>29,622</u>	<u>44,622</u>	<u>41,496</u>

## PERSONAL WHOLENESS TRUST

### NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

#### 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	Total
	£	£	2023	2022
Charitable activities			£	£
Finance	3,772	0	3,772	3,670
Governance	1,300	0	1,300	750
IT	537	0	537	494
Marketing	0	0	0	736
Office	2,162	0	2,162	941
Property	3,704	0	3,704	4,169
Staff	17,693	454	18,147	16,865
	<u>29,168</u>	<u>454</u>	<u>29,622</u>	<u>27,625</u>

#### 6. STAFF COSTS AND EMOLUMENTS

	2023	2022
	£	£
Gross wages and salaries	17,111	16,517
Employer's National Insurance contributions	0	0
Employer's pension contributions	365	348
	<u>17,476</u>	<u>16,865</u>

No employee received more than £60,000 during the year (2022: none).

The total employee benefits of the key management personnel of the charity were £1,823 (2021: £1,800).

The average number of persons employed during the year:

	2023	2022
	Number	Number
Average number of staff	2	2

#### 7. PENSION COSTS

	2023	2022
	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>365</u>	<u>348</u>
- contributions outstanding at year end	<u>0</u>	<u>0</u>

## PERSONAL WHOLENESS TRUST

### NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

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8. NET INCOME / EXPENDITURE FOR THE YEAR	2023	2022
	£	£
This is stated after charging:		
Independent Examiner fee re 2023	1,050	0
Independent Examiner fee re 2022	250	750
Depreciation	100	100
	<u>1,400</u>	<u>850</u>

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### 9. RELATED PARTY TRANSACTIONS

David Blackledge is the principal of the sole trader business Ontolog. One member of staff works for both the Personal Wholeness Trust and Ontolog. The payroll is run by the Personal Wholeness Trust. The proportionate amounts are recharged, to Ontolog, and deducted from the payroll costs. In the financial year £15,653 was recharged to Ontolog (2022: £15,064) of which £52 was outstanding at 31 March 2023 (2022: £nil).

David Blackledge was a trustee of The Parochial Church Council of the Ecclesiastical Parish of All Saints' Woodford Wells (ASWW) until February 2022. During the year ended 31 March 2022 ASWW donated £3,200 to the Personal Wholeness Trust.

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### 10. TANGIBLE FIXED ASSETS

	Furniture and equipment £
<b>Cost or valuation</b>	
At 1 April 2022	1,639
At 31 March 2023	<u>1,639</u>
<b>Depreciation</b>	
At 1 April 2022	(1,439)
Charge for year	(100)
At 31 March 2023	<u>(1,539)</u>
<b>Net book value</b>	
At 1 April 2022	200
At 31 March 2023	<u>100</u>

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11. DEBTORS	2023	2022
	£	£
Trade debtors	4,061	5,125
Other debtors	219	0
Prepayments	10,578	2,154
	<u>14,858</u>	<u>7,279</u>

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**PERSONAL WHOLENESS TRUST****NOTES TO THE FINANCIAL STATEMENTS****Year ended 31 March 2023**

<b>12. CREDITORS - DUE WITHIN ONE YEAR</b>	2023 £	2022 £
Trade creditors	1,903	2,125
Deferred income	12,790	3,778
Accruals	2,968	2,704
Rent deposit	0	100
	<b>17,661</b>	<b>8,707</b>

<b>13. FUNDS - MOVEMENTS IN YEAR</b>	Balance at 1.4.22 £	Income £	Expenses £	Transfers	Balance at 31.3.23 £
<b>(a) General</b>					
General	16,366	34,296	(44,622)	3,435	9,475
	16,366	34,296	(44,622)	3,435	9,475
<b>(b) Designated</b>					
Hardship	14,657	0	0	0	14,657
	14,657	0	0	0	14,657
<b>(c) Restricted</b>					
Hardship	6,590	6	0	(3,435)	3,161
	6,590	6	0	(3,435)	3,161
	37,613	34,302	(44,622)	0	27,293

The general fund represents the unrestricted funds that are available for the charity 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. It is anticipated that the balance will be spent over the next two to three years.

**PERSONAL WHOLENESS TRUST**

NOTES TO THE FINANCIAL STATEMENTS

Year ended 31 March 2023

<b>14. ANALYSIS OF NET ASSETS BY FUND</b>	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Fixed assets	100	0	100	200
Debtors, accrued income and prepayments	14,858	0	14,858	7,279
Cash at bank and in hand	26,835	3,161	29,996	38,841
Creditors due within one year	(17,661)	(0)	(17,661)	(8,707)
<b>Net assets</b>	<b>24,132</b>	<b>3,161</b>	<b>27,293</b>	<b>37,613</b>

<b>15. PRIOR YEAR COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES</b>	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£
<b>Income from</b>			
Donations and legacies	3,320	0	3,320
Charitable activities	25,415	0	25,415
Investments	65	17	82
Other	2,720	0	2,720
<b>Total income</b>	<b>31,520</b>	<b>17</b>	<b>31,537</b>
<b>Expenditure on</b>			
Charitable activities			
Counselling	41,496	0	41,496
Retreats	0	0	0
<b>Total expenditure</b>	<b>(41,496)</b>	<b>0</b>	<b>(41,496)</b>
<b>Net income / (expenditure)</b>	<b>(9,976)</b>	<b>17</b>	<b>(9,959)</b>
Transfers between funds	4,110	(4,110)	0
<b>Net movements in funds for the year</b>	<b>(5,866)</b>	<b>(4,093)</b>	<b>(9,959)</b>
<b>Reconciliation of funds:</b>			
Total funds brought forward	36,889	10,683	47,572
<b>Total funds carried forward</b>	<b>31,023</b>	<b>6,590</b>	<b>37,613</b>