

Charity Registration No. 1062246

Company Registration No. 3324143 (England and Wales)

RELATE CROSS PENNINE LTD
DIRECTORS' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024

RELATE CROSS PENNINE LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Susan Holmes Anthony Perryman (Chair) Rachel Kelly Emma Tupper-Carey (Treasurer) Rashda Kholwadia Elisabeth Adams Linda Dickson (appointed 10 June 2024) Barbara Honey (appointed 10 June 2024)
Charity number	1062246
Company number	3324143
Company Secretary	Diane Huck
Principal Address	Acres House Berry Lane Keighley West Yorkshire BD21 1DN
Independent Examiner	Kevin J Meddings MAAT Kevin Meddings Accountancy Services 55 Crowther Avenue Calverley Leeds West Yorkshire LS28 5SA
Bankers	Co-operative Bank plc Olympic House 6 Olympic Court Salford M5 2QP

RELATE CROSS PENNINE LTD

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RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

The directors present their report and accounts for the year ended 31 March 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and the Charities Act 2011.

Objects of the charity

This is a company limited by guarantee and is registered as a charity with the Charity Commission. The affairs of the Centre are governed by its memorandum and articles of association. The liability of the members in the event of the Centre being wound up is limited to a sum not exceeding £1. The principal activity of the Centre is to educate the public concerning the institution of marriage and other central relationships and to offer counselling to those experiencing problems with such relationships.

Relate Cross Pennine Ltd is one of a network of Relate Centres in England and Wales. It is affiliated to Relate Central Office and abides by its standards.

The Trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Chairs Report

This has been a year of consolidation for Relate Cross Pennine. The decisions taken last year concerning organisational structure have resulted in our reserves growing, and the consequent growth in our income over expenditure. This does not happen by accident it is as result of good management and hard work by everyone concerned.

We have seen our client hours grow in Brighouse and in Lancashire. In Brighouse this is as result of greater awareness of our activities in this community. In Lancashire we are still facing the challenge of needing more counsellors and premises to deliver the demand for face-to-face counselling. This requirement is being addressed by the senior management team and we should see further improvements in the forthcoming year.

Our new accounting system is now fully embedded, which is providing the management team with the information it needs to be effective. Having financial information with which you can rely on is fundamental to running an effective organisation. The senior management team are to be congratulated for all the effort they have expended in making this happen.

As Chair I have been heartened by the resilience, and professionalism of all our employees. We have all had to work against a backdrop of unprecedented change; COVID, cost of living and organisational change, nevertheless you have been equal to the challenges we have faced as an organisation.

Looking forward to the forthcoming year, we will face some challenges, we are losing some funding, which will need to be replaced, through sessional work. We are yet to see what the funding changes the new government will impose upon local authorities; the early indications are not looking favourable. We will, consequently, need to seek other means of maintaining our financial position.

Finally, may I thank the senior leadership team and all the employees of Relate Cross Pennine for all their hard work this year. I would also like to thank my fellow trustees for their contributions and sound advice in achieving the positive outcome we have secured this year.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Reserves policy

The directors' policy is to build and maintain general reserves of between three and six months of operating costs. This was achieved in this financial year.

Investment policy

Funds in excess of immediate requirements are invested in interest bearing accounts.

Risk factors

The directors have assessed the major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks.

Treasurer's Report

The primary responsibility of a board of Trustees is to ensure financial probity. This requires regular scrutiny of the accounts and to base appropriate decisions on the financial evidence. The board therefore works in conjunction with the CEO to ensure we have an annual plan that reflects the financial realities facing the organisation. This means the CEO formulates an annual budget which clearly states the plan for the year. The aim is to meet the financial objective set out in this plan.

I have great pleasure in reporting we have exceeded our financial objectives for the year 2023 to 2024. Our income for the year increased by £19,000, costs have been effectively controlled with a reduction of £15,500 for the year. This has resulted in an income over expenditure of £42,692 compared with 2022 to 2023 which was £8,187. Our reserves currently stand at £105,500. Our cash position increased over the year by £33,700.

As you can see from our published accounts we have had a successful financial year, this has been generated through an increase in annual turnover and by the prudent management of costs. We have consequently been able to increase salaries during the year and other benefits.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Structure, Governance and Management

Being a registered charity and a company limited by guarantee, Relate Cross Pennine Ltd is governed by a memorandum and articles of association.

New directors are appointed at our Annual General Meeting by election. Potential directors are identified by networking or by public advertisement. Wherever possible potential directors are invited to attend several Board Meetings as a non-voting observer so that, when they represent themselves to members at the AGM, they already have a good understanding of our charity's activities and objects. New directors are offered formal training and induction and are provided with information from the Charities Commission on the role and responsibilities of Trustees.

The Board's approach to the recruitment of directors is that each director should bring relevant skills and experience to the charity and that the make-up of the Board should, as far as is possible, be generally representative of the local population.

The Board meet on a six weekly basis to review the charity's current activities, receive reports from staff and to determine the future strategy of the charity. The responsibility for implementing Board policy lies, in the main, with the charity's paid manager.

Directors

The trustees who are also the directors for the purpose of company law, who served during the year were:-

Jacqueline Fairlie (resigned 24 July 2023)

Susan Holmes

Anthony Perryman (Chair)

Brenda Botten (resigned 6 November 2023)

Rachel Kelly

Emma Tupper-Carey (Treasurer)

Rashda Kholwadia

Elisabeth Adams (appointed 11 March 2024)

None of the directors had any beneficial interest in the company. All of the directors are members of the company and guarantee to contribute £1 in the event of a winding up.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2024

Statement of Directors Responsibilities

The directors of Relate Cross Pennine Ltd are responsible for preparing the Directors Annual report and accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the directors to prepare accounts for each financial year. Under company law the directors must not approve the accounts unless they are satisfied that they 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 accounts the directors are required to:-

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements that are reasonable and prudent;
- state whether UK accounting standards have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

The directors are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of accounts may differ from legislation in other jurisdictions.

The directors are responsible for maintaining proper accounting records which disclose at anytime the financial position of the charitable company and to enable them to ensure that the accounts comply with the Companies Act 2006, and the Charities Act 2011. 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.

On behalf of the board of directors

Anthony Perryman (Chair)

Dated: 16 September 2024

RELATE CROSS PENNINE LTD

INDEPENDENT EXAMINER'S REPORT TO THE DIRECTORS OF RELATE CROSS PENNINE LTD

I report on the accounts of the charity for the year ended 31 March 2024 set out on pages 6 to 13.

Respective responsibilities of directors and examiner

The directors, who also act as trustees for the charitable activities of Relate Cross Pennine Ltd, are responsible for the preparation of the accounts. The directors consider that an audit is not required for this year under section 144(2) of the Charities Act 2011, the 2011 Act, and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- (i) examine the accounts under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention;

- (a) which gives me reasonable cause to believe that in any material respect the requirements;
 - (i) to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - (ii) to prepare accounts which accord with the accounting records comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice; Accounting and Reporting by Charities;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin J Meddings MAAT

Kevin Meddings Accountancy Services
55 Crowther Avenue
Calverley
Leeds
West Yorkshire
LS28 5SA

Dated: 3 October 2024

RELATE CROSS PENNINE LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Income					
Incoming resources from generated funds					
Voluntary income	2	84,889	-	84,889	88,239
Incoming resources from charitable activities	3	242,475	35,460	277,935	255,653
		_____	_____	_____	_____
Total income		327,364	35,460	362,824	343,892
		_____	_____	_____	_____
Expenditure					
Charitable activities	4	284,672	35,460	320,132	335,705
		_____	_____	_____	_____
Total expenditure		284,672	35,460	320,132	335,705
		_____	_____	_____	_____
Net income/ Net movement in funds		42,692	-	42,692	8,187
Total funds brought forward		169,255		169,255	161,068
		_____	_____	_____	_____
Total funds carried forward		211,947	-	211,947	169,255
		_____	_____	_____	_____

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

RELATE CROSS PENNINE LTD

BALANCE SHEET AS AT 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
Fixed Assets					
Tangible fixed assets	8	104,560	-	104,560	104,560
Current Assets					
Debtors and prepayments	9	11,011	8,865	19,876	12,257
Cash at Bank and in Hand		106,099	(8,865)	97,234	63,519
Total Assets		221,670	-	221,670	180,336
Creditors: Amounts Falling Due Within One Year					
	10	(9,723)	-	(9,723)	(11,081)
Total Assets less Current Liabilities		211,947	-	211,947	169,255
The Funds of the Charity					
Unrestricted funds		211,947	-	211,947	169,255
Restricted funds	11	-	-	-	-
Total Charity Funds		211,947	-	211,947	169,255

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of those accounts.

The directors acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the 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 accounts, so far as applicable to the company.

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

The accounts were approved by the board on 16 September 2024

And signed on their behalf by

Anthony Perryman (Chair)

Company Number 3324143

RELATE CROSS PENNINE LTD**STATEMENT OF CASHFLOWS
AS AT 31 MARCH 2024**

	Notes	2024 £	2023 £
Cash generated from operating activities	12	33,715	8,910
Cash equivalents at the beginning of the year		63,519	54,609
		<hr/>	<hr/>
Total cash equivalents at the end of the year		97,234	63,519
		<hr/>	<hr/>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

a. Accounting Convention

The accounts are prepared under the historical cost convention unless otherwise stated.

The accounts are prepared in accordance with Accounting and Reporting by Charities; Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) published on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102) the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice as it applies from 1 January 2015.

The charity constitutes a public benefit entity as defined by FRS102.

Having considered future planned activities and the reserves available to the charity the directors are satisfied that the financial statements should continue to be prepared on the going concern basis.

b. Incoming Resources

Donations and legacies are included in full in the Statement of Activities (SOFA) when receivable.

Fees and charges, room hire and all other related income is accounted for when received by the charity.

Income from investments is included in the year in which it is receivable.

Revenue grants for specific projects are credited to the Statement of Financial Activities when received and unspent amounts are carried forward in the form of restricted reserves.

c. Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates. These include those costs incurred by the charity in the delivery of its activities and services for beneficiaries.

d. Taxation

As a registered charity the company benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

e. Tangible Fixed Assets

Freehold property:

No depreciation is charged:

The trustees do not consider depreciation charges on this asset to be material as the residual value, based on prices at the time of acquisition, is not materially different from the carrying amount of the asset.

Fixtures, fittings, office equipment and library

Depreciated at 20% straight line

It is the policy of the charity to only capitalise individual items costing in excess of £2,000.

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

f. **Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used.

g. **Pensions**

The charity pays contributions into Smart Pension Ltd which is a defined contribution master trust pension scheme and also on behalf of one employee pays directly into their own private pension scheme..

2. **Incoming resources from generated funds**

	2024 £	2023 £
Voluntary income		
Grants:		
Bradford District Care NHS Foundation Trust	36,814	36,814
Bradford District Care NHS Foundation Trust (IAPT)	45,525	45,525
Donations:		
Charles & Elsie Sykes Trust	2,000	3,000
Yorkshire Building Society	550	-
Community Foundation Calderdale	-	2,000
Ilkley Charitable Trust	-	700
Skipton Building Society	-	200
	84,889	88,239

3. **Incoming resources from charitable activities**

	Unrestricted £	Restricted £	2024 £	2023 £
Client contributions for core work	175,234	-	175,234	145,115
Invoiced income for young peoples work	33,692	-	33,692	31,580
Room hire	2,161	-	2,161	1,312
Fund raising	880	-	880	1,066
Contract income	30,508	-	30,508	41,119
	242,475	-	242,475	220,192
Restricted funds: Grants receivable				
Bradford MDC Time To Talk Young Peoples Counselling Service	-	35,460	35,460	35,461
	242,475	35,460	277,935	255,653

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

4. Charitable activities

	2024	2023
	£	£
Salaries and NICs	115,661	130,129
Travel expenses	3,762	2,875
Training and supervision	404	1,119
Counsellor Salaries and NICs	135,604	127,187
Pension costs	3,149	3,133
Payroll charges	2,214	2,035
Federation fees	15,437	14,396
Light and heat	7,706	6,803
Rent, rates and water	11,630	10,655
Insurance	4,199	5,148
Repairs and renewals	2,341	3,059
Phone, postage and stationery	6,091	3,918
Advertising, printing & publicity	1,447	5,701
Cleaning	1,843	1,099
Office costs	2,384	1,707
Subscriptions and zoom licences	341	2,523
Electronic banking charges	2,077	1,424
Independent examination	1,500	1,500
Consultancy Fees	1,850	10,893
DBS checks	492	401
	<u>320,132</u>	<u>335,705</u>

5. Directors

None of the directors (or any person connected with them) received any remuneration during the year (2023: None). We can confirm that there are no related party transactions that require disclosure in the accounts.

6. Employees

	2024	2023
	<u>Number</u>	<u>Number</u>
The average number of employees (including part time) during the year was	26	24
	<u> </u>	<u> </u>
Employment costs		
	2024	2023
	£	£
Wages and salaries	245,089	248,877
Social security costs	6,176	8,439
Pension costs	3,149	3,133
	<u>254,414</u>	<u>260,449</u>

There were no employees whose annual emoluments were £60,000 or more (2023: None)

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

7.	Defined Contribution Pensions and other post-retirement benefit commitments	2024 £	2023
	Contributions payable by the charity during the year	3,149	3,133
		<u> </u>	<u> </u>
8.	Tangible Fixed Assets	Freehold Property £	Total £
	Cost		
	At 1 April 2023		
	And		
	At 31 March 2024	104,560	104,560
		<u> </u>	<u> </u>
	<p>The freehold property, Acres House, Berry Lane, Keighley, BD21 1DN was revalued on 24 July 2017 by Mark Williams MRICS of Dacres Commercial. The market value at that date was £175,000. This revaluation has not been included in the accounts so as to comply with the rules of the Financial Reporting Standard (FRS 102).</p>		
9.	Debtors	2024 £	2023 £
	Trade debtors	18,342	10,018
	Prepayments	1,534	2,239
		<u> </u>	<u> </u>
		19,876	12,257
		<u> </u>	<u> </u>
10.	Creditors: amounts falling due within one year	2024 £	2023 £
	Trade creditors	4,715	4,499
	Taxation and Social Security	3,508	3,082
	Accruals	1,500	3,500
		<u> </u>	<u> </u>
		9,723	11,081
		<u> </u>	<u> </u>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2024

11. Restricted funds

	Balance at 1 April 2023 £	Incoming Resources £	Resources Expended £	Balance at 31 March 2024 £
Bradford MDC Time To Talk Young Peoples Counselling Service	-	35,460	(35,460)	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Bradford MDC Time To Talk Young Peoples Counselling Service

Funding for counselling for young people aged 11-24 in the Bradford and Craven area who are unhappy, anxious or worried because of difficulties in their home, school or personal lives.

12. Reconciliation of net movement in funds to net cashflow from operating activities

	2024 £	2023 £
Net movement in funds	42,692	8,187
(Increase)/decrease in debtors	(7,619)	3,137
(Decrease) in creditors	(1,358)	(2,414)
	<u> </u>	<u> </u>
Net cash generated from operating activities	33,715	8,910
	<u> </u>	<u> </u>