

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 2025**

RELATE CROSS PENNINE LTD

LEGAL AND ADMINISTRATIVE INFORMATION

Directors	Anthony Perryman (Chair) Rashda Kholwadia Elisabeth Adams Caroline Wright Linda Dickson Barbara Honey
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 Cambridge & Counties Bank Limited Charnwood Court 5b New Walk Leicester Leicestershire LE1 6TE

RELATE CROSS PENNINE LTD

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RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The directors present their report and accounts for the year ended 31 March 2025.

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.

The charity changed its name by special resolution on 15 April 2025 to Relationship Therapy North Ltd. This was formally recognised by Companies House on 28 April 2025.

Relate Cross Pennine Ltd was one of a network of Relate Centres in England and Wales.

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 2024 - 2025

This has been a year of immense change for our organisation. In 2024 Relate National went into administration. The demise of Relate National has had a profound impact upon our business systems and processes. Consequently, our Leadership team has had to work incredibly hard to establish new systems and processes which I am pleased to report they have successfully achieved. Moreover, all of this work has been carried out in the background whilst ensuring we continued to operate seamlessly.

There have of course been wider implications because of Relate National's failure, we have not been able to use the Relate Brand, because this is now owned by another charity, Family Action. Consequently, we have had to rebrand, hence we have our new name Relationship Therapy North.

We have lost all the revenue we used to receive from Relate National, from national contracts and their website. The Board and the Leadership team have had to strategically plan for this loss of revenue to ensure our continued future organisational viability. Our issue, therefore, going forward is not the management costs (although this is always under review), but the generation of revenue. We have therefore developed the following objectives:

1. To explore different routes to market, firstly through more effective digital marketing. Secondly, to develop business relationships with funders locally and nationally.
2. To develop partnerships with likeminded charities locally and nationally to maximise potential funding opportunities.
3. To work with former, Relate Centres as a network and to use our combined strength for marketing, PR, buying, systems development, training, clinical governance and policy development.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2025

The objectives are being pursued by our Leadership team, and I am pleased to say we are making positive progress. Eg, we have engaged with a digital marketing company, who are improving our presence on google, which is critical for client awareness. We have worked in partnership with other charities for example The Cellar Trust and have been successful in a Bradford bid. We have worked in partnership with TLC, who are a former Relate centre based in Manchester. This is a partnership I am confident will deliver future positive results. The Relationship Network England and Wales, which we have joined, have created a post code finder, which is beginning to show positive client results. There are many other activities our Leadership team are confidently pursuing.

As a Board we have recognised through our financial planning process that this is going to be a tough year. There are two financial indicators that are critical for our success, our reserves and income over expenditure. To date both these indicators have been relatively stable, and this is despite a year-on-year fall in revenue. This has been achieved mainly through the prudent work of our CEO.

It is always difficult to predict the future, when there has been such seismic marketing and structural change. However, we are confident as a Board and Leadership team that we fully understand the challenges we are facing, and we have therefore planned accordingly.

Finally, can I thank you all for your hard work and dedication. This year will continue to be a year of exacting change, which we are confident will provide the foundation for our future success..

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.

Treasurers Report 2024 - 2025

I am pleased to report we have had another successful financial year, and this is despite the real marketing and structural headwinds with which we have had to contend. Nevertheless, I can confirm for the fourth consecutive year a positive income over expenditure.

This year our income over expenditure was £12,238 compared to the previous year of £42,692 a reduction of £30,454. Our income for the year was £375,590 compared with the last year of £362,824 an increase year-on-year of £12,766. You should note that in 2024 Relate National went into administration, which has had a negative impact on our revenue. Business was lost and because of Relate Nationals demise our own business systems and processes were disrupted.

Our costs have been prudently, managed by the Leadership team and were £363,352, compared with last year of £320,132, an increase of £43,220. The increased costs were driven by an inflationary rise in expenditure, though the energy saving refurbishments at Acres House were financed by a grant of £32,445 from Groundworks.

Our Reserves continue to be healthy and excluding our property represent just under 4 months of total running costs. Of this £40,000 is invested.

The forthcoming year does represent some real challenges; the board has therefore planned to breakeven. This is because we envisage a significant reduction in revenue for the first half of the year.

RELATE CROSS PENNINE LTD

DIRECTORS' REPORT FOR THE YEAR ENDED 31 MARCH 2025

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:-

Susan Holmes (resigned 18 November 2024)
Anthony Perryman (Chair)
Rachel Kelly (resigned 3 March 2025)
Emma Tupper-Carey (Treasurer) (resigned 13 February 2025)
Rashda Kholwadia
Elisabeth Adams
Caroline Wright
Linda Dickson (appointed 10 June 2024)
Barbara Honey (appointed 10 June 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 2025

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: 22 September 2025

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 2025 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: 7 October 2025

RELATE CROSS PENNINE LTD

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Income					
Incoming resources from generated funds					
Voluntary income	2	85,939	-	85,939	84,889
Incoming resources from charitable activities	3	238,774	50,175	288,949	277,935
Bank interest receivable		702	-	702	-
		_____	_____	_____	_____
Total income		325,415	50,175	375,590	362,824
		_____	_____	_____	_____
Expenditure					
Charitable activities	4	313,177	50,175	363,352	320,132
		_____	_____	_____	_____
Total expenditure		313,177	50,175	363,352	320,132
		_____	_____	_____	_____
Net income/ Net movement in funds		12,238	-	12,238	42,692
Total funds brought forward		211,947	-	211,947	169,255
		_____	_____	_____	_____
Total funds carried forward		224,185	-	224,185	211,947
		_____	_____	_____	_____

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 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Fixed Assets					
Tangible fixed assets	8	104,560	-	104,560	104,560
Current Assets					
Debtors and prepayments	9	12,554	-	12,554	19,876
Cash at Bank and in Hand		118,799	-	118,799	97,234
Total Assets		235,913	-	235,913	221,670
Creditors: Amounts Falling Due Within One Year					
	10	(11,728)	-	(11,728)	(9,723)
Total Assets less Current Liabilities		224,185	-	224,185	211,947
The Funds of the Charity					
Unrestricted funds		224,185	-	224,185	211,947
Restricted funds	11	-	-	-	-
Total Charity Funds		224,185	-	224,185	211,947

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 2025. 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 22 September 2025

And signed on their behalf by

Anthony Perryman (Chair)

Company Number 3324143

RELATE CROSS PENNINE LTD**STATEMENT OF CASHFLOWS
AS AT 31 MARCH 2025**

	Notes	2025 £	2024 £
Cash generated from operating activities	12	21,565	33,715
Cash equivalents at the beginning of the year		97,234	63,519
		<hr/>	<hr/>
Total cash equivalents at the end of the year		118,799	97,234
		<hr/>	<hr/>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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 2025

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**

	2025 £	2024 £
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	2,000
Ilkley Charitable Trust	1,400	-
Denholme Crafters' Club	200	-
Yorkshire Building Society	-	550
	85,939	84,889

3. **Incoming resources from charitable activities**

	Unrestricted £	Restricted £	2025 £	2024 £
Client contributions for core work	172,813	-	172,813	175,234
Invoiced income for young peoples work	29,442	-	29,442	33,692
Room hire	2,617	-	2,617	2,161
Fund raising	2,003	-	2,003	880
Contract income	31,899	-	31,899	30,508
	238,774	-	238,774	242,475
Restricted funds: Grants receivable				
Bradford MDC Time To Talk Young Peoples Counselling Service	-	17,730	17,730	35,460
Groundworks	-	32,445	32,445	-
	238,774	50,175	288,949	277,935

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

4. Charitable activities

	2025	2024
	£	£
Salaries and NICs	131,698	115,661
Travel expenses	2,431	3,762
Training and supervision	4,515	404
Counsellor Salaries and NICs	125,109	135,604
Pension costs	2,762	3,149
Payroll charges	2,622	2,214
Federation fees	19,517	15,437
Light and heat	6,341	7,706
Rent, rates and water	14,855	11,630
Insurance	4,292	4,199
Repairs, renewals and refurbishments	34,497	2,341
Phone, postage and stationery	3,300	6,091
Advertising, printing & publicity	320	1,447
Cleaning	1,893	1,843
Office costs	2,456	2,384
Subscriptions and zoom licences	347	341
Electronic banking charges	1,590	2,077
Independent examination	1,550	1,500
Consultancy Fees	2,762	1,850
DBS checks	286	492
Legal fees	209	-
	<u>363,352</u>	<u>320,132</u>

5. Directors

We can confirm that one of the directors was paid £75 for Supervision work (2024: None). We can confirm that there are no related party transactions that require disclosure in the accounts.

6. Employees

	2025	2024
	<u>Number</u>	<u>Number</u>
The average number of employees (including part time) during the year was	31	26
	<u> </u>	<u> </u>
Employment costs		
	2025	2024
	£	£
Wages and salaries	251,738	245,089
Social security costs	5,069	6,176
Pension costs	2,762	3,149
	<u>259,969</u>	<u>254,414</u>

There were no employees whose annual emoluments were £60,000 or more (2024: None)

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

7. Defined Contribution Pensions and other post-retirement benefit commitments		
	2025	2024
	£	
Contributions payable by the charity during the year	2,762	3,149
	<u> </u>	<u> </u>
8. Tangible Fixed Assets		
	Freehold	Total
	Property	£
	£	£
Cost		
At 1 April 2024		
And		
At 31 March 2025	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		
	2025	2024
	£	£
Trade debtors	12,140	18,342
Other debtors	55	-
Prepayments	359	1,534
	<u> </u>	<u> </u>
	12,554	19,876
	<u> </u>	<u> </u>
10. Creditors: amounts falling due within one year		
	2025	2024
	£	£
Trade creditors	6,729	4,715
Taxation and Social Security	3,449	3,508
Accruals	1,550	1,500
	<u> </u>	<u> </u>
	11,728	9,723
	<u> </u>	<u> </u>

RELATE CROSS PENNINE LTD

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

11. Restricted funds

	Movement in funds			Balance at 31 March 2025
	Balance at 1 April 2024	Incoming resources	Resources expended	
	£	£	£	£
Bradford MDC Time To Talk				
Young Peoples Counselling Service	-	17,730	(17,730)	-
Groundworks	-	32,445	(32,445)	-
	<u>-</u>	<u>50,175</u>	<u>(50,175)</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.

Groundworks

Grant funding to enable energy saving refurbishments at Acres House.

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

	2025 £	2024 £
Net movement in funds	12,238	42,692
Decrease/(increase) in debtors	7,322	(7,619)
Increase/(decrease) in creditors	2,005	(1,358)
	<u>21,565</u>	<u>33,715</u>
Net cash generated from operating activities	21,565	33,715