# Financial Report Year 2025

In 2025 TFTT continued to provide counselling to clients at fees well below those available commercially. The Trust provided significantly more client sessions partly due to it taking on additional counsellors and trainees.

In October two of our trained counsellors ran a successful Stress Management course involving talks and discussions and an art therapy session.

The year was also marked with sadness as one of our founder counsellors finally lost her battle with a brain tumour and our long-term trustee and chairman stepped down due to personal circumstances.

Following a review of our finances over previous years it was noted that TFTT was accruing a financial surplus. Consequently, the Trustees agreed the following changes at the trustees meeting on 21 October 2024.

- To increase the amount paid to trained counsellors from £20 to £25 p/h. A figure still less than half the average counselling fee for the area.
- To increase the amount paid to supervisors from £25 to £35 p/h, again significantly less than the usual fee.
- To encourage trained counsellors to conduct client clinical assessments and pay them at a rate of £25 p/h
  (Note: This work had previously been done voluntarily by the clinical lead who will continue to do assessments for the clients of trainees)
- To donate £100 per month to NMBC (New Malden Baptist Church) in recognition of their generous provision of counselling rooms free of charge.

These changes are reflected in the following changes:

- An Increase of 21% in the cost of client fees due to the extra number of client sessions and to the increase in counsellors' fees.
- A proportionate increase in the cost of student supervision.
- The introduction of a new account, "Assessments"
- The introduction of a new account, "Operating Lease Payments" for donations to NMBC church.

In September 2025 the trustees were notified that the trainees using the NMBC premises should have public liability insurance as this was not

included in the church's insurance. The clinical manager therefore changed the Trust's insurance cover to include both cover for the trustees and for the trainees. Consequently, the two insurance accounts have now been combined into one, and from 2026 will be shown as 'insurance'

The Trust is extremely grateful to the church "keyholders" who voluntarily give their time to act as security for our counsellors throughout the year. At the end of the year, two of these keyholders either retired or significantly reduced their duties and the trustees agreed to give them each a gift of £50 in recognition of their long years of service.

Other gifts were also given to the following

- A charitable donation of £50 to the Royal Marden Hospital to mark the death of a former counsellor who had worked for the trust for many years.
- A gift of flowers to our former chairman and his wife.
- A gift of £100 to each of the two counsellors who had organised and run the Stress Management Seminar in recognition of their time and expertise and to cover the cost of materials.

CHARITY COMMISSION FOR ENGLAND AND WALES

The Fountain Therapy Trust

# Receipts and payments accounts

CC16a

For the period from 01/01/2025 to 31/12/2025

## Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|---|---|---|---|---|
| **A1 Receipts** | | | | | |
| Fees for charitable services | 27,182 | - | - | 27,182 | 18,396 |
| Saving account interst | 104 | - | - | 104 | - |
| Donations | 105 | | | 105 | - |
| seminar & workshop income | 191 | - | - | 191 | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| ***Sub total*** *(Gross income for AR)* | 27,582 | - | - | 27,582 | 18,396 |
| **A2 Asset and investment sales, (see table).** | | | | | |
| | - | - | - | - | |
| | - | - | - | - | - |
| ***Sub total*** | - | - | - | - | - |
| ***Total receipts*** | 27,582 | - | - | 27,582 | 18,396 |
| **A3 Payments** | | | | | |
| Cost of charitable activities | 19,397 | - | - | 19,397 | 9,405 |
| Accounting softwarw-maintenance | 371 | - | - | 371 | 332 |
| Advertising and marketing | 1,168 | - | - | 1,168 | 904 |
| Bad debts written off | 70 | - | - | 70 | 135 |
| Charitable donations | 50 | - | - | 50 | - |
| DBS checks | - | - | - | - | 105 |
| General expenses | 342 | - | - | 342 | - |
| Operating lease payments | 1,100 | - | - | 1,100 | - |
| Staff Training | - | - | - | - | 198 |
| Trustees Insurance | 188 | | | 188 | 261 |
| Website maintenance | 248 | | | 248 | 248 |
| Clinical Assessments | 80 | | | 80 | |
| Student Insurance | 350 | | | 350 | 39 |
| ***Sub total*** | 23,364 | - | - | 23,364 | 11,627 |
| **A4 Asset and investment purchases, (see table)** | | | | | |
| | - | - | - | - | |
| | - | - | - | - | |
| ***Sub total*** | - | - | - | - | - |
| ***Total payments*** | 23,364 | - | - | 23,364 | 11,627 |
| ***Net of receipts/(payments)*** | 4,218 | - | - | 4,218 | 6,769 |
| **A5 Transfers between funds** | - | - | - | - | - |
| **A6 Cash funds last year end** | 32,304 | - | - | 32,304 | 25,535 |
| ***Cash funds this year end*** | 36,522 | - | - | 36,522 | 32,304 |

## Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|---|
| **B1 Cash funds** | | 36,522 | - | - |
| | | - | - | - |
| | | - | - | - |
| | ***Total cash funds*** (agree balances with receipts and payments account(s)) | 36,522 | - | - |

| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|---|---|---|---|
| **B2 Other monetary assets** | | 36,522 | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---|---|---|---|
| **B3 Investment assets** | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---|---|---|---|
| **B4 Assets retained for the charity's own use** | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|---|---|---|---|---|
| **B5 Liabilities** | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

| Signed by one or two trustees on behalf of all the trustees | Signature | Print Name | Date of approval |
|---|---|---|---|
| | A Williamson | ALISON WILLIAMSON | 19/08/26 |
| | R McCarthy | Robert McCARTHY | 19/08/26 |

# Independent Examiner's report to the Trustees on the unaudited financial statements of The Fountain Therapy Trust CIO

## Charity Commission reference 1188084

I report to the trustees on my examination of the financial statements of The Fountain Therapy Trust for the year ended 31 December 2025.

*Responsibilities and basis of report*
As the charity trustees of the CIO you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the CIO's financial statements carried out under section 145 of the 2011 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 CIO as required by section 130 of the Act; or
2) the financial statements do not accord with those records. 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 financial statements to be reached.

Signed:

N SC Tait

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Charles Tait (ACA)
Charles Tait Accounting Limited

16 September 2026