

Insight Counselling
(A Company Limited by Guarantee)

Annual Report and Accounts for the period
22 March 2008 to 31 March 2009

Scottish Charity Number SC027009

Company Registration Number SC339990

Insight Counselling (A Company Limited by Guarantee)

Report of the Board of Management

Reference and Administrative Details

Charity name	Insight Counselling
Scottish Charity Number	SC027009
Scottish Company Number	SC339990

Board of Management

Mrs Georgina Beattie	
Mr Jim Bell	
Dr Ron Inglis	(Funder-Finder)
Ms Maria McMillan	
Mrs Mary Rodgers	(Service Manager)
Mrs Elizabeth Scott	(Chairperson and Prayer Coordinator)
Mr Tom Scott	(Treasurer)
Mrs Bridget Thomson	(Counsellor Representative)

Jim Bell, Ron Inglis, Mary Rodgers, Elizabeth Scott, Tom Scott and Loraine Waddell were appointed directors and Margaret Leiper secretary on 22/03/2008.

Loraine Waddell retired on 02/02/2009 and Margaret Leiper on 15/04/2009.

Karen Fraser joined the Board on 08/09/2008 and retired on 28/11/2008.

Bridget Thomson joined the Board on 18/11/2008; Maria McMillan and Norrie Lockhart joined on 02/03/2009 and Norrie retired on 27/04/2009.

Georgina Beattie joined the Board on 08/06/2009.

Elizabeth Scott became Chairperson on 28th October 2008 in place of Jim Bell.

Company Secretary

Margaret Leiper until 15/04/2009

Registered Office and Principal Address

10 Constitution Road
Dundee
DD1 1LL

Day to day management

Mary Rodgers (Service Manager) and Margaret Leiper (Office Manager)

Auditors

Henderson Loggie
Chartered Accountants
Royal Exchange
Panmure Street
Dundee
DD1 1DZ

Bankers

Bank of Scotland
2 West Marketgait
Dundee
DD1 1QN

Insight Counselling (A Company Limited by Guarantee)

Report of the Board of Management (continued)

The Board of Management presents its annual report and accounts for the period 22 March 2008 to 31 March 2009.

The report is prepared in accordance with the Memorandum and Articles of the Charity and the recommendations of the Statement of Recommended Practice - "Accounting and Reporting by Charities" (SORP 2005) and complies with applicable law.

Principal activity

The Charity provides a counselling Service to clients who suffer from a variety of mental health issues.

Structure, Governance and Management

Insight Counselling is a charitable company, incorporated on 22 March 2008; it began trading on 1 April when the unincorporated association TCSG was transferred. Its Memorandum and Articles of Association (i.e. its constitution) is posted on its website www.insightcanhelp.co.uk, where it can be viewed and downloaded. Insight Counselling maintains an association with CrossReach, the social care arm of the Church of Scotland.

Members of the Board of Management are selected from persons whose knowledge and experience are appropriate to the objectives of Insight Counselling. It is customary to ensure that the volunteer receptionists and counsellors are represented on the Board of Management.

The induction and training of new members of the Board of Management is done by the Chairperson, the Service Manager, and the Office Manager as appropriate.

Professional decisions relating to the counselling service provided are taken by the Service Manager, and adhere to the conditions of the code of ethics of the British Association for Counselling and Psychotherapy. These decisions are brought to the Board of Management for comment and discussion, particularly when there are financial implications. The Board of Management decides on all matters affecting the funds of the Service, used in pursuance of its objectives.

All the volunteer counsellors are trained, or are on student placement as part of a training course. New counsellors are put through a local induction by the Service Manager, sign a contract, and serve a probationary period for six months. The necessary professional supervision of all counsellors is overseen by the Service Manager.

Receptionists are given an induction course by the Office Manager. Refresher training is given at least once a year.

The administration of the Service is the responsibility of the Board of Management. The day to day management of the Service is the responsibility of the Service Manager, assisted by the Office Manager.

All Board members retire at the AGM and are eligible for re-election.

Insight Counselling (A Company Limited by Guarantee)

Report of the Board of Management (continued)

Risk Management

The Board of Management has assessed the risks to which the charity is exposed, in particular those related to its operations and finances, and is satisfied that systems are in place to mitigate exposure to risks.

Objectives and Activities

The company's objectives, or 'objects' as stated in its constitution, are:

1. To advance health by alleviating the emotional distress of clients suffering from a variety of mental health issues, such as depression, anxiety and stress
2. To save lives by offering hope to those clients who indicate suicidal intent
3. To promote equality and social inclusion by offering a service free at the point of need
4. To deliver a high standard of counselling within ethical boundaries, demonstrating compassion, and seeking to bring hope, comfort and encouragement to all clients

The Board of Management seeks to meet these objectives by providing a professional counselling service to people throughout Tayside, provided by trained counsellors who have recognised qualifications, and who are managed by the Service Manager. In furtherance thereof, the Board of Management will facilitate the counsellors, provide premises, and all necessary salaried staff, and publicise the Service, using such means as it shall from time to time decide.

Achievement and Performance

In 2008-2009, Insight offered 5776 counselling sessions and dealt with 1002 referrals throughout Tayside in a variety of locations. NHS Tayside has continued to fund the work to keep our waiting list down and this has made a tremendous difference to the service that we are able to provide. New systems have been put in place to streamline the waiting times for clients. Most clients are seen in less than 12 weeks, even with a waiting list that sits around 200.

The Board has temporarily employed one of the counsellors as a project worker. Her remit is to support the Service Manager, mainly with the children's work. We are intending to pursue funding to continue and expand this area of our service.

The Scottish Government initiative, Choose Life, which funded the service in Angus, will not provide funding beyond September 2008. In spite of this, Insight have decided to continue the work already started. During January 2008 (before the service was reconstituted as Insight Counselling), we began to experience problems with premises in the Angus area where we offered 1500 counselling sessions to 254 clients. The Board decided to take the momentous decision to open a new service in Arbroath. Suitable premises have been found.

Level One funding received from Dundee City Council has enabled us to offer group work for people who have stress, anxiety or anger issues. This has been carried out by two counsellors and the service manager.

The Big Lottery Fund has given us a huge funding boost by awarding a grant, over a five-year period, starting mid April 2009, for the project People Bereaved by Suicide. This will be in collaboration with the Samaritans. The grant will enable us to employ two new staff members, and provide help to 200 people bereaved by suicide.

Insight Counselling (A Company Limited by Guarantee)

Report of the Board of Management (continued)

Financial review

Our total income for the year was £276,662, including the transfer of £59,901 from Tayside Counselling Support Group on 1st April 2008.

The balance at the end of March was a very healthy £130,213.

The Board of Management wishes to acknowledge the generous financial support of

- The Tay Charitable Trust
- The Alexander Moncur Trust
- The Hugh Fraser Foundation
- The Northwood Charitable Trust
- NHS Tayside for providing substantial funding to reduce the waiting list
- Angus Council for a substantial grant from the Scottish Executive's Choose Life initiative
- Client and other donors
- Friends of Insight Counselling for their generous monthly donations
- The Break-Thru Project
- Logie & St John Church of Scotland for their generous monthly donations
- Invergowrie Parish Church Guild and Junior Church
- Dundee City Council for a substantial Level One grant
- Dr Ron Inglis for a very successful, sponsored, highland walk

The counselling service would not survive without such funding.

Reserves policy

The Board of Management has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should amount to 6 months of the reserves expended, which equates to £36,876 in general funds. At present, free reserves amount to £104,883 which does reach this target level.

Plans for the year to 31 March 2010 and beyond

Future developments are detailed in the 2008-2009 Development Plan. These include:

- The possible formal commissioning of counselling services from Insight by NHS Tayside
- The expansion of counselling services for children
- The ongoing development of Insight Counselling's policies and procedures
- The expansion of the service into Angus from the new base in Arbroath

Signed on behalf of the Board

Elizabeth Scott
Chairperson

15 June 2009

Insight Counselling (A Company Limited by Guarantee)

Statement of the board of management's responsibilities

The board of management is responsible for preparing the annual report and the accounts in accordance with applicable law and regulations.

Company law requires the board of management to prepare accounts for each financial period. Under that law the board of management has elected to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The accounts are required by law to give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing those accounts, the board of management is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable United Kingdom Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The board of management is responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and to enable it to ensure that the accounts comply with the Companies Act 1985, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. It is also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Insight Counselling (A Company Limited by Guarantee)

Independent auditor's report to the members and board of management of Insight Counselling

This report is issued in respect of an audit carried out under section 235 of the Companies Act 1985 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005.

We have audited the accounts of Insight Counselling for the period ended 31 March 2009 which comprise statement of financial activities, balance sheet and the related notes. These accounts have been prepared in accordance with the accounting policies set out therein.

This report is made exclusively to the members, as a body, in accordance with section 235 of the Companies Act 1985, and to the charity's directors, as a body, in accordance with section 44 (1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the members and the charity's directors those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity, its members as a body and its directors as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the board of management and auditors

The responsibilities of the members of the board of management, who are the directors of the charity for the purposes of company law, for preparing the Annual Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) are set out in the Statement of Board of Management's Responsibilities.

Our responsibility is to audit the accounts in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the accounts give a true and fair view and are properly prepared in accordance with the Companies Act 1985, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006. We also report to you if, in our opinion, the information given in the board of management's Annual Report is consistent with the accounts, if the charity has not kept proper accounting records, or if information specified by law regarding directors' remuneration and transactions with the charity is not disclosed, or if we have not received all the information and explanations we require for our audit.

We read the board of management's report and consider the implications for our report if we become aware of any apparent misstatements within it.

Insight Counselling (A Company Limited by Guarantee)

Independent auditor's report to the members and board of management of Insight Counselling (continued)

Basis of audit opinion

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgments made by the directors in the preparation of the accounts and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the accounts.

Opinion

In our opinion the accounts:

- give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the charity's affairs as at 31 March 2009; and of its incoming resources and application of resources, including its income and expenditure, for the period then ended;
- have been properly prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005, regulation 8 of the Charities Accounts (Scotland) Regulations 2006 and the Companies Act 1985; and
- the information given in the board of management's Annual Report is consistent with the accounts.

Henderson Loggie
Chartered Accountants
Registered Auditors
Dundee

15 June 2009

Insight Counselling (A Company Limited by Guarantee)

Statement of Financial Activities for the period 22 March 2008 to 31 March 2009

	Note	Unrestricted funds £	Restricted funds £	Total funds 2008 - 2009 £
Incoming resources				
Voluntary income	5	106,480	166,090	272,570
Investment income	6	3,567	-	3,567
Fundraising activities	7	525	-	525
Total incoming resources		110,572	166,090	276,662
Resources expended				
Charitable activities	8	72,538	72,698	145,236
Governance costs	9	1,213	-	1,213
Total resources expended		73,751	72,698	146,449
Net incoming resources before transfers		36,821	93,392	130,213
Transfers between funds	10	68,062	(68,062)	-
Net incoming resources carried forward		104,883	25,330	130,213

Insight Counselling (A Company Limited by Guarantee)

Balance Sheet as at 31 March 2009

	Note	£	Total 2008-2009 £
Tangible fixed assets	11		3,019
Current assets			
Income tax to reclaim	12	1,096	
Cash at bank: Treasurer's Account		17,059	
Reserve Account		85,000	
Cash in hand		40	
Debtors	13	30,413	
Total current assets		133,608	
Current liabilities			
Creditors	14	6,414	
Net current assets			127,194
Net assets			130,213
Represented by:			
Unrestricted funds			
Surplus for year			104,883
Restricted funds			
Revenue reserve:			
Surplus for year	15		25,330
Total funds			130,213

The financial statements were approved and authorised for issue by the Board on 15 June 2009 and signed on its behalf by:

Tom Scott
Treasurer

15 June 2009

Insight Counselling (A Company Limited by Guarantee)

Notes to the Accounts for the period 22 March 2008 to 31 March 2009

1. Status of company and liability of members

On the winding up of the company every member has undertaken to contribute to the assets of the company for the payment of the debts and liabilities and of the cost of winding up of the company, such amount as may be required not exceeding one pound. If the winding up occurs within one year of a member ceasing to be a member then the above applies for debts and liabilities of the company contracted before he or she ceased to be a member.

2. Accounting policies

Accounting convention

The accounts are prepared under the historical cost convention on a going concern and include the results of the charity's operations as indicated in the financial report, all of which are continuing.

Basis of accounting

The accounts have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice - "Accounting and Reporting by Charities" (SORP 2005) issued in March 2005, and comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Cashflow statement

The company has taken advantage of the exemption in Financial Reporting Standard No.1 from the requirement to produce a cashflow statement on the grounds that it qualifies as a small company under sections 246 and 247 of the Companies Act 1985.

Funds

Funds are classified as restricted or unrestricted, defined as follows:

Restricted income funds are expendable at the discretion of the Board furtherance of a particular activity.

Restricted capital funds are for the purchase of specific tangible fixed assets.

Unrestricted funds are expendable at the discretion of the Board in furtherance of the objects of the company.

Any restricted fund in deficit at the accounting date is fully compensated by transfer from unrestricted funds.

Tangible fixed assets

Individual fixed assets costing £50 or more are capitalised at cost.

The cost of fixed assets is reduced by annual depreciation to net realisable value over their estimated useful lives at the following rate: Office equipment, furniture, fixtures and fittings - over 5 years

Incoming resources

Recognition of incoming resources

These are included in the SOFA when: the charity becomes entitled to the resources; the directors are virtually certain they will receive the resources; and the monetary value can be measured with sufficient reliability.

Incoming resources with related expenditure

Where incoming resources have related expenditure the incoming resources and related expenditure are reported gross in the SOFA.

Grants and donations

Grants and donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Expenditure and Liabilities

Liability recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

The only governance costs are those incurred by room hire for meetings and by the independent examination of the accounts.

Legacies

Legacies are included when the charity is advised by the personal representative of an estate that payment will be made on property transferred and the amount involved can be quantified.

Grants

Government and other grants in respect of capital expenditure are credited to the income and expenditure account over the estimated useful life of the relevant fixed assets. Any grants shown in the balance sheet represent the total grants receivable to date less the amount so far credited to the income and expenditure account.

Government and other grants towards revenue expenditure are credited to revenue in the year to which they relate.

Insight Counselling (A Company Limited by Guarantee)

Notes to the Accounts for the period 22 March 2008 to 31 March 2009 (continued)

3. Paid employees

£	£
Gross pay	Employer's NI
31,678	1,452

Number of paid employees 7 part-time
No employee received emoluments in excess of £60,000.

4. Expenses

The Service Manager received £590 during the year.
The Office Manager received £40 during the year.
No other member of the Board received expenses during the year.

5. Voluntary income

	£	£
	Unrestricted	Restricted
Client donations		
Non-Gift Aid	3,131	-
Gift Aid	4,338	-
Other donations		
Non-Gift Aid	2,710	-
Gift Aid	20	-
Members subs.		
Non-Gift Aid	1,070	-
Gift Aid	2,200	-
For training/supervision/reports given	380	-
For 'Break-Thru Project' counselling	5,473	-
Grants and Legacies (unrestricted use)	11,500	-
Grant for email counselling training	-	1,800
Grant for training of children's counsellor	-	1,200
Income tax to reclaim	1,096	-
Income tax reclaimed	773	-
NHS Tayside project to reduce waiting list	-	-
NHS Tayside Anxiety Project	27,000	-
Round Table gift for books	-	-
NHS Tayside grant (£72,000)	-	72,000
NHS Tayside grant (£30,000 received)	-	30,000
NHS Tayside grant (£30,000 due)	-	30,000
Choose Life Angus (towards salary costs)	-	17,500
Contributions towards hospitality	240	-
Donations towards training courses	238	-
Donation from TCSG	46,311	13,590
Miscellaneous	-	-
	<u>106,480</u>	<u>166,090</u>

6. Investment income

Treasurer's Account		215
Halifax Reserve Accounts:	Received	2,939
	Due	413
		<u>3,567</u>

7. Fundraising activities

Sponsored walk (Ron Inglis)		
	Non-Gift Aid	455
	Gift Aid	70
		<u>525</u>

Insight Counselling (A Company Limited by Guarantee)

Notes to the Accounts for the period 22 March 2008 to 31 March 2009 (continued)

8. Charitable activities

	£	£
	Unrestricted	Restricted
Rent and water rates	15,264	-
Telephone	493	-
Office expenses	4,496	-
Gross salaries	31,678	-
Employer's NI payments	1,452	-
CrossReach - Service Manager's salary	5,036	17,500
Support and supervision	2,065	-
Depreciation	1,338	-
Service Manager's expenses	590	-
Cleaning	425	-
Supply of drinking water	294	-
Hire of rooms for counselling, training, etc.	1,101	-
Insurance	1,050	-
Books	263	120
Car parking charge	632	-
Office Manager's expenses	40	-
Advertising and Promotional Material	1,607	-
Hospitality	1,098	-
Online training for counselling by email	-	1,800
NHS Tayside grants (fees paid)	-	46,990
NHS Tayside grants (fees due)	-	5,088
Photocopying	154	-
Website hosting	142	-
Various training courses	1,140	-
Training course for children's counselling	300	1,200
Broadband	131	-
Insight share of I.T. Maintenance	290	-
Membership of BACP (due)	158	-
Gift to Chris for work on website	100	-
Sundry gifts	413	-
Miscellaneous	788	-
	<u>72,538</u>	<u>72,698</u>

9. Governance costs

	£
Room hire for business meetings	63
Auditor's fee	1,150
	<u>1,213</u>

Insight Counselling (A Company Limited by Guarantee)

Notes to the Accounts for the period 22 March 2008 to 31 March 2009 (continued)

10. Transfers between funds

From Restricted to Unrestricted Fund	Reason	Amount £
NHS £13,470 grant to reduce waiting list	Towards core costs	6,055
NHS £72,000	"	38,412
NHS £30,000	"	23,595
		<u>68,062</u>

11. Tangible fixed Assets

Office equipment, furniture, fixtures & fittings £

Cost

Additions for year (cupboard, filing cabinet, 2 computers, monitor, 2 printers, card index drawers, operator's chair, 8 mahogany chairs, fax machine) 2,680

Transferred from TCSG 1,677

At 31 March 2009 4,357

Depreciation

Charge for year to 31 March 2009 1,338

Net book value

At 31 March 2009 3,019

12. Income tax to reclaim

Income tax to 30 September 2008 (£773) was recovered earlier. The amount appearing here (£1,096) - including anticipated top-up relief - is for the period 1 October 2008 to 5 April 2009.

		£
13. Debtors	Interest on Halifax Reserve Accounts (est.)	413
	NHS Tayside grant (£30,000 due)	30,000
		<u>30,413</u>

14. Creditors	Auditor's fee	1,150
	Membership of BACP	158
	Employer's NI due for 2008/9	19
	Counselling fees due for March	5,087
		<u>6,414</u>

15. Restricted funds

Movement in funds

	22 March 2008 £	Incoming resources £	Outgoing resources £	Transfers (core costs) £	31 March 2009 £
NHS project (to reduce waiting list) (from TCSG)		13,470	(7,415)	(6,055)	-
NHS Tayside grant (£72,000)	-	72,000	(33,588)	(38,412)	-
NHS Tayside grant (£30,000)	-	30,000	(11,075)	(23,595)	(4,670)
NHS Tayside grant (£30,000 due)	-	30,000	-	-	30,000
Round Table gift for books (from TCSG)		120	(120)	-	-
Online training for counselling by email	-	1,800	(1,800)	-	-
Grant for training of children's counsellor	-	1,200	(1,200)	-	-
Choose Life Angus (towards salary costs)	-	17,500	(17,500)	-	-
	<u>-</u>	<u>166,090</u>	<u>(72,698)</u>	<u>(68,062)</u>	<u>25,330</u>