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**ASSOCIATION OF CHRISTIAN COUNSELLORS**  
**FINANCIAL STATEMENTS FOR THE YEAR ENDED**  
**31 DECEMBER 2009**

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## **Financial Statements**

**For the year ended 31 December 2009**

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## **The Association of Christian Counsellors**

### **Directors' Report for the year ended 31 December 2009**

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The directors present their report and the financial statements for the year ended 31<sup>st</sup> December 2009

#### **Legal and administrative information**

The Association of Christian Counsellors is an incorporated charity limited by guarantee. The directors of the company are the trustees for the purposes of the Charities Act. Directors are appointed and elected in accordance with the Memorandum and Articles of Association.

#### **Statement of directors' responsibilities**

The trustees (who are also the directors of The Association of Christian Counsellors for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which 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 those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles in the Charity SORP,
- make judgements and estimates that are reasonable and prudent,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. 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.

#### **Objects and activities**

The company is established for the advancement of the Christian religion and education, in so far as is charitable according to the Laws of England.

During 2009, the company has continued to provide a nation-wide recognition and training framework for Christian Counsellors and to support them through training and associated activities. More details of activities are provided in the Review of the Year below.

The company's charitable activities for the year ended 31<sup>st</sup> December 2009 are summarised in the Statement of Financial Activities on page 5. The financial result for the year is a net increase in general funds of £53,032 (2008 £3,677 decrease).

#### **Investment powers**

The company has powers to invest company money not required immediately for its objects, on such investments, securities or property as may be thought practical and fit.

#### **Fixed assets**

All assets are held to assist the company to achieve its charitable objective. Details of changes in fixed assets are shown in note 7 to the financial statements.

## **The Association of Christian Counsellors Directors' Report (continued)**

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### **Directors**

The directors set out held office on the date that the report was approved

Tony Ruddle	Chair
David Depledge	Communications
Lynn Farr	Pastoral Care
Pamela Smith	Professional Standards
Dr Tony Hobbs	Spiritual and Ethical
Susan Monckton-Rickett	Finance and Business
Amanda Georgiou	Regional Matters
Paul Hebblethwaite	
Tanya Orr	

### **Officers**

Greta Randle	Chief Executive
Steve Seedall	Director of Pastoral Care
John Nightingale	Director of Professional Standards
Syd Platt	Regional Director

Directors are elected by member organisations in accordance with the Memorandum and Articles of the company. Directors may also be co-opted by the Board. The Board appoints the officers of the company. The Board is responsible for strategic decisions and setting policies while the Executive Committee, the officers and staff are responsible for implementing the policies on a day to day basis. The Executive Committee comprises the Chair of the Board, one of the Regional Representatives and the officers.

### **Risk Management**

The Board annually reviews the risks which the organisation faces and requires the Chief Executive to bring any significant changes between reviews to their attention. It seeks to find a balanced position that minimises risks whilst not allowing an over cautious approach to prevent the Charity from meeting its objectives. In 2005 policies were established to meet identified risks.

### **Reserves Policy**

The Directors consider it prudent to hold reserves of approximately three months committed expenditure and this objective was achieved throughout 2009. The reserve was increased to £60,000 at the end of 2009.

### **Statement of disclosure of information to auditors**

So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's auditors are aware of that information.

## The Association of Christian Counsellors Directors' Report (continued)

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### From the CEO

ACC is unique as a counsellor member organisation because we are run by Christians for Christians, but offer counselling to people of any faith or no faith at all. We offer networking, support, training and resources to members, in order that clients may benefit.

Once again we have had a year of actively supporting members and affiliated organisations in a variety of ways. I have had many conversations with individuals and made visits to encourage our counsellors and pastoral carers in their work. It is always a joy for me to meet with those who are doing the work of 'healing the broken hearted and setting captives free'. I am greatly encouraged as I see the time and commitment that comes from the dedication of our members.

**Pastoral Care Foundation Course** - This has been a large part of the Pastoral work over the last year. Our Director of Pastoral Care Steve Seedall has taken this forward working with two consultants, and it is now available for purchase. It builds on the work of the original course and has some additional elements to support trainers. We are delighted to have such an excellent product to help churches in their Pastoral work.

**Regulation** The last year has been one of activity and more intense discussion towards regulation. It was heartening to know that the Health Professions Council took note of the consultation feedback in the autumn which has generated further discussion. Our Director of Professional Standards John Nightingale ably represented ACC at the Professional Liaison Group. Our members were kept informed regularly through Accord.

**Committee work** The Board, Executive, Accreditation, Training Standards and Regional Forum have met regularly and continue to make progress with the business of the organisation. Accreditors have been particularly busy as members have been applying in increasing numbers to become accredited. The work of all of these committees is deeply appreciated and especially as people are not employed, but volunteer their time. It is my privilege to know and work with you all and to express my heartfelt thanks.

**Website** - This has been expanded to include a members only section where there are prayer pointers and a developing library of useful resources. It now has a more modern look and feel, but is constantly under review in order to modify and improve for members use.

**Europe** - ACC continue to work with European partners by meeting together and helping countries who are developing Christian Counselling Associations. Last year I was in Denmark with the President, David Depledge as we met with ACC leaders from several other countries.

The trustees take due regard to areas of risk and are actively working towards increasing membership.

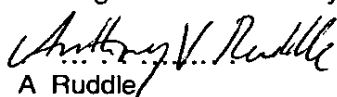
**Finance:** The General Fund had a profit of £53,032 in 2009 compared to a small loss of £3,673 in 2008. This movement is accounted for by two exceptional items, the bi-Annual Conference in 2009 producing a profit of approximately £27,589 and a profit generated by the regions of £13,525 and additional income from government training of approximately £5,000. The board made the decision to increase the contingency to £60,000 at the end of 2009. The board acts prudently with organisational income and will continue to monitor budgets in the current economic climate.

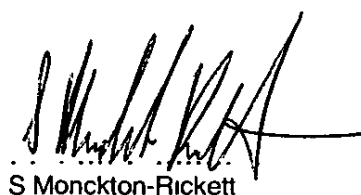
Restricted Funds income was £23,608, £23,000 of this was grants made by 3 charities to the Pastoral Care Fund. Expenditure in 2009 was £16,298, with £16,018 being for the development of the Pastoral Care Division including the Pastoral Skills Course version 3.

The main financial challenge faced by ACC is the uncertainty that surrounds funding for courses by the Learning Skills Council. We are continuing to apply ourselves to the task of ensuring that our courses are appropriate for funds. We continue to have a working relationship with Henley College.

The board want to publicly express their thanks for all the work done to maintain a service to the members. This includes the Executive, Accreditation and Training Standards Committees, the Regional Forum, Accord editor and contributors, the staff at Head Office and Accreditation office.

Approved by the Board on  
And signed on its behalf by

  
A Ruddle

  
S Monckton-Rickett

## **Independent Auditors' report to the members of The Association of Christian Counsellors**

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We have audited the financial statements of Association of Christian Counsellors for the year ended 31<sup>st</sup> December 2009 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared in accordance with the accounting policies set out therein and the requirements of the Financial Reporting Standard for Smaller Entities (effective April 2008)

This report is made solely to the charitable trustees, as a body, in accordance with Section 43 of the Charities Act 1993 and regulations made under section 44 of that Act. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' 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 and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

### **Respective responsibilities of directors and auditors**

The trustees' (who are also the directors of the Association of Christian Counsellors for the purposes of company law) responsibilities for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and for being satisfied that the financial statements give a true and fair view are set out in the Statement of Trustees Responsibilities.

The trustees have elected for the financial statements to be audited with the Charities Act 1993 rather than the Companies Act 2006. Accordingly we have been appointed as auditors under section 43 of the Charities Act 1993 and report in accordance with section 44 of that Act. Our responsibility is to audit the financial statements 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 financial statements give a true and fair view, and are prepared in accordance with the Companies Act 2006. We also report to you if, in our opinion the information given in the Report of the Trustees is not consistent with the financial statements, the charity has not kept adequate accounting records, if the financial statements are not in agreement with the accounting records and returns or if we have not received all the information and explanations we require for our audit.

We read the Report of the Trustees and consider the implications for our report if we become aware of any apparent misstatements within it.

### **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 financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, 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 financial statements 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 financial statements.

We have undertaken the audit in accordance with the requirements of APB Ethical Standards including APB Ethical Standard - Provisions Available to Small Entities, in the circumstances set out in note 15 to the financial statements.

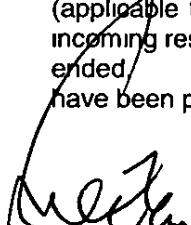
## Independent Auditors' report to the members of The Association of Christian Counsellors

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### Opinion

In our opinion the financial statements

- give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice (applicable to Smaller Entities of the state of the charity's affairs as at 31<sup>st</sup> December 2009 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended
- have been prepared in accordance with the Companies Act 2006



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Date

2<sup>nd</sup> April 2010

**The Association of Christian Counsellors**  
**Statement of Financial Activities**  
**For the year ended 31<sup>st</sup> December 2009**

	Notes	General Fund £	Restricted Funds £	Total 2009 £	Total 2008 £
<b>INCOMING RESOURCES</b>	<b>1.3</b>				
<b>Incoming Resources from Generated Funds</b>					
Voluntary income		266	23,608	23,874	2,477
Activities from Generating Funds				0	0
Investment Income		3,645	0	3,645	11,961
<b>Incoming Resources from Charitable Activities</b>		445,252	0	445,252	321,832
<b>Other Incoming Resources</b>		0	0	0	0
<b>TOTAL INCOMING RESOURCES</b>		<b>449,163</b>	<b>23,608</b>	<b>472,771</b>	<b>336,270</b>
<b>RESOURCES EXPENDED</b>					
<b>Cost of Generating Funds</b>	<b>2</b>				
Cost of Generating Voluntary income		0	0	0	0
Fundraising trading cost of goods sold and other costs		0	0	0	0
Investment management costs		0	0	0	0
<b>Charitable Activities</b>	<b>3</b>	359,760	16,298	376,058	316,314
<b>Governance Costs</b>	<b>4</b>	36,371	0	36,371	39,811
<b>Other Resources Expended</b>		0	0	0	0
<b>TOTAL RESOURCES EXPENDED</b>		<b>396,131</b>	<b>16,298</b>	<b>412,429</b>	<b>356,125</b>
<b>Net Incoming/Outgoing Resources before Transfers</b>	<b>5</b>	<b>53,032</b>	<b>7,310</b>	<b>60,342</b>	<b>-19,854</b>
<b>TRANSFERS</b>					
<b>Gross transfers between funds</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Net Incoming/Outgoing Resources before Other Recognised Gains and Losses</b>		<b>53,032</b>	<b>7,310</b>	<b>60,343</b>	<b>-19,854</b>
<b>OTHER RECOGNISED GAINS /LOSSES</b>					
Gains on revaluation of fixed assets for charity's own use		0	0	0	0
Gains / losses on investment assets		0	0	0	0
Actuarial gains/losses on defined benefit pension schemes		0	0	0	0
<b>NET MOVEMENT IN FUNDS</b>		<b>53,032</b>	<b>7,310</b>	<b>60,343</b>	<b>-19,854</b>
<b>RECONCILIATION OF FUNDS</b>					
Total Funds brought forward		142,704	6,967	149,672	169,526
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>10 &amp; 11</b>	<b>195,736</b>	<b>14,278</b>	<b>210,016</b>	<b>149,672</b>

The company's income and expenditure all relate to continuing operations

The company has no recognised gains and losses other than the net incoming resources shown above which are calculated on a historic cost basis.




**The Association of Christian Counsellors**  
**Balance Sheet at 31<sup>st</sup> December 2009**

	Notes	Total Funds £	Prior Year Funds £
<b>FIXED ASSETS</b>	<b>7</b>		
Intangible Assets		0	0
Tangible Assets		1,340	1,933
Investments		0	0
<b>TOTAL FIXED ASSETS</b>		<b>1,340</b>	<b>1,933</b>
<b>CURRENT ASSETS</b>			
Stock and work-in-progress		0	0
Debtors	<b>8</b>	37,406	51,955
Investments		0	0
Cash at bank and in-hand		237,505	223,250
<b>TOTAL CURRENT ASSETS</b>		<b>274,911</b>	<b>275,205</b>
<b>LIABILITIES</b>			
Creditors amount falling due within one year	<b>9</b>	66,231	127,463
<b>NET CURRENT ASSETS OR LIABILITIES</b>		<b>208,680</b>	<b>147,743</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>210,020</b>	<b>149,676</b>
<b>THE FUNDS OF THE CHARITY</b>	<b>10</b>		
Restricted income funds		14,279	6,968
Unrestricted income funds		195,740	142,708
<b>TOTAL CHARITY FUNDS</b>		<b>210,020</b>	<b>149,676</b>

For the year ending 31<sup>st</sup> December 2009 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. However, an audit is required in accordance with section 43 of the Charities Act 1993.

**Director's responsibilities**

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

  
A Ruddle  
Director

**The Association of Christian Counsellors**  
**Notes to the financial statements**  
**For the year ended 31<sup>st</sup> December 2009**

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**1. Accounting policies**

**1.1 Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standards for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities

**1.2 Funds**

The general fund represents the funds of the Charity that are not subject to restrictions regarding their use, and is available for the general purposes of the Charity

**1.3 Incoming resources**

Subscriptions for individual members are accounted for when received. All other income represents amounts receivable, excluding value added tax, in respect of the provision of goods and services to members and customers and of grants receivable

Conference income is taken into account in the year in which the conference takes place

**1.4 Charitable Activities Expenditure**

Charitable activities expenditure represents the costs of supporting Christian Counsellors through training, accreditation and associated activities. It includes the costs of conferences, newsletters, assessing accreditation applications, assessing training courses and representing Christian Counsellor's interests together with costs incurred in supporting the charitable activities

**1.5 Governance Costs**

Costs included in Management and Administration of the Charity include the costs of compliance with constitutional and statutory requirements and an appropriate proportion of the costs of the Executive Committee and general office expenditure which is assessed annually

**1.6 Depreciation**

Depreciation is calculated to write off the cost less estimated residual value of fixed assets on a straight-line basis over their estimated useful lives at the following rates

Leasehold property	Over 3 years
Office equipment	Over 3 years
Office furniture	Over 10 years

**1.7 Leases**

All leases are treated as operating leases with rentals payable being charged on a straight-line basis over the term of the lease

**The Association of Christian Counsellors**  
**Notes to the financial statements**  
**For the year ended 31<sup>st</sup> December 2009**

**1 Accounting policies (continued)**

**1.8 Irrecoverable VAT**

Any VAT which can not be recovered by the company is charged in the statement of financial activities, apportioned between direct charitable expenses and administrative costs in accordance with the company's accounting policy on allocation of costs

**1.9 Pension Costs**

Costs incurred on contributions to money purchase schemes for certain employees are charged as they fall due for payment

	2009 £	2008 £
<b>2 Cost of Generating Voluntary income</b>	<b>0</b>	<b>0</b>
<b>3 Charitable Activities</b>		
Salaries	78,294	73,099
Training course expenditure	121,260	113,672
Accreditation & training costs	9,868	7,183
Magazine	13,975	16,673
Conference	74,649	23,971
Irrecoverable VAT	0	0
Travel and committee expenses	16,986	13,841
Executive costs	11,199	11,198
Office costs (incl depreciation)	17,391	19,886
Administration costs	5,264	14,167
Regional branch costs	3,201	1,908
Promotional & educational	7,623	9,262
Donations	50	13
	<b>359,760</b>	<b>304,872</b>
<b>4 Governance Costs</b>		
Salaries	20,139	20,198
Irrecoverable VAT	0	0
Travel and committee expenses	4,247	3,460
Executive costs	2,800	2,799
Office costs (incl depreciation)	4,348	4,972
Administration costs	4,838	8,381
	<b>36,371</b>	<b>39,811</b>

Refer to note 11 for details of restricted fund expenditure

It has been estimated that generally 80% of costs relating to work carried out at the charity's office are in support of charitable activities and 20% are in respect of governance

**The Association of Christian Counsellors**  
**Notes to the financial statements**  
**For the year ended 31<sup>st</sup> December 2009**

**5 Net incoming resources for the year**

	2009 £	2008 £
The net incoming resources are stated after charging		
Depreciation of owned tangible fixed assets	594	594
Lease rentals	1,646	1,646
Auditors fees for audit services	1,800	1,800
for non audit services	665	2,815

**6 Staff costs**

Total staff costs amounted to £96,863 (2008 £85,737) of which £6,669 (2008 £6,141) was National Insurance Contributions and £4,022 (2008 £3,992) was Pension Contributions (There are no higher paid employees) No directors received any remuneration apart from the reimbursement of expenses incurred in the ordinary performance of their duties Travel expenses amounting to £6,416 were reimbursed to 8 directors during the year (2008 £4,785 to 8 directors)

	2009	2008
Average number of employees	8	8
As many of the staff are part-time the full time equivalent is	4.77	4.77

Salary range per annum <£10,000	Number of Staff 6
Salary range per annum £10,000 to £20,000	Number of Staff 1
Salary range per annum £20,000 to £30,000	Number of Staff 1
There were no employees with emoluments above £60,000	

**7 Tangible fixed assets**

	Lease £	Office Equipment £	Furniture and Fixtures £	Total £
<b>Asset cost, valuation or revalued amount</b>				
Balance brought forward	0	1,461	1,066	2,527
Additions	0	0	0	0
Disposals	0	0	0	0
<b>Balance carried forward</b>	<b>0</b>	<b>1,461</b>	<b>1,066</b>	<b>2,527</b>
<b>Accumulated depreciation and impairment provision</b>				
Balance brought forward	0	487	107	594
Disposals	0	0	0	0
Charge for year	0	487	107	594
<b>Balance carried forward</b>	<b>0</b>	<b>974</b>	<b>214</b>	<b>1,188</b>
<b>NET BOOK VALUE</b>				
Brought forward	0	974	959	1,933
Carried forward	0	487	852	1,339

**The Association of Christian Counsellors**  
**Notes to the financial statements**  
**For the year ended 31<sup>st</sup> December 2009**

**8 Debtors**

	2009 £	2008 £
Trade debtors	36,279	45,087
Prepayments and accrued income	1,127	6,868
	<u>37,406</u>	<u>51,955</u>

**9 Creditors – Amounts falling due within one year**

	2009 £	2008 £
Trade creditors	30,103	26,159
Tax and National Insurance	1,833	1,957
Deferred Income	34,295	99,347
	<u>66,231</u>	<u>127,463</u>
Deferred income comprises -		
Subscriptions, fees and levies	34,295	31,116
Conferences	0	68,232
	<u>34,295</u>	<u>99,347</u>

**10 Reconciliation of movements in funds**

	Unrestricted General Fund 2009 £	2008 £
Balance at 1st January	142,708	146,381
Surplus / Deficit for the year	53,032	-3,673
	<u>195,740</u>	<u>142,708</u>
Balance at 31st December	<u>195,740</u>	<u>142,708</u>

**The Association of Christian Counsellors**  
**Notes to the financial statements**  
**For the year ended 31<sup>st</sup> December 2009**

**11 Restricted funds**

	Balance at 1 <sup>st</sup> January 2009	Income	Expenditure	Balance at 31 <sup>st</sup> December 2009
	£	£	£	£
Pastoral Skills Project	1,313	23,000	-16,018	8,295
Overseas Development Fund	495	0	-200	295
ACC Challenge Fund	5,159	608	-80	5,688
<b>Totals</b>	<b>6,968</b>	<b>23,608</b>	<b>-16,298</b>	<b>14,278</b>

The Pastoral Skills Project fund is to cover the costs of development of training resources in the area of Pastoral Care

The Overseas Development fund is to assist the development of Christian Counselling outside of the UK

The ACC Challenge Fund was launched to aid the development of the Association in the UK

The balance on each restricted fund is represented by its equivalent share of the bank balance. No specific assets or liabilities relate to restricted funds

**12 Financial Commitments**

At 31<sup>st</sup> December 2009 the company was committed to making the following payments under non-cancellable leases in the year to 31<sup>st</sup> December 2009

	2009		2008	
	Land & Buildings	Other	Land & Buildings	Other
	£	£	£	£
Leases which expire - Within one year	<u>6,750</u>	<u>          </u>	<u>5,750</u>	<u>          </u>
Within two to five years	<u>0</u>	<u>2,938</u>	<u>0</u>	<u>2,938</u>

**13 Pension Contributions**

The company contributes to defined contribution pension schemes for certain employees. Pension contributions amounted to £ 4,022 in 2009. There were no unpaid contributions at the year end

**14 Ultimate Controlling Party**

For details of the ultimate controlling party, see page 2, Directors' Report

**15 APB Ethical Standard – Provisions available for smaller entities**

In common with many other businesses of our size and nature we use our auditors to assist with the preparation of the financial statements.

**The Association of Christian Counsellors**  
**Detailed Income and Expenditure Account for the year ended 31<sup>st</sup> December 2009**

	2009		2008	
	£	£	£	£
<b>Turnover</b>				
Subscriptions	112,577		113,421	
Accreditation fees	13,274		8,491	
Government grants - course funding	146,752		128,749	
Literature & tapes	3,190		4,254	
Conferences	125,438		22,599	
Pastoral care courses	570		770	
Affiliation fees	23,558		25,051	
Training fees and levies	3,958		2,325	
Advertising sales	6,725		9,514	
		<b>436,040</b>		<b>315,173</b>
<b>Other income</b>				
Disclosure reports fees	8,130		6,589	
Gifts	266		2,217	
Donations from Regions	500		70	
Services provided to Regions	581		0	
Bank Interest received	3,645		11,961	
		<b>13,123</b>		<b>20,838</b>
<b>TOTAL INCOME</b>		<b>449,163</b>		<b>336,011</b>
<b>Administrative expenses</b>				
Salaries and employers NI	97,868		91,374	
Executive allowances	13,998		13,997	
Accreditation committee fees	6,234		3,416	
Training standards comm fees	358		928	
Travel	21,233		17,301	
Committee expenses	0		0	
Staff training	565		1,924	
		<b>140,256</b>		<b>128,939</b>
Training courses	121,260		108,676	
Conference costs	74,649		23,971	
Rent, rates & utilities	9,367		8,929	
Telephone, fax & internet	1,239		5,392	
Postage	10,539		9,674	
Stationery, tapes & books	3,715		3,781	
Printing, photocopying & magazine	14,613		24,273	
Office equipment purchases	0		269	
Office expenses	837		2,992	
Professional fees	2,605		5,509	
Insurance	396		389	
Bank charges	681		841	
Depreciation	594		594	
Office equipment maintenance	1,230		1,436	
Regional admin costs	3,201		1,908	
Donations made	50		13	
Promotion/ Fundraising	7,623		9,262	
Bad debts	0		0	
Disclosure reports costs	3,276		2,839	
		<b>255,875</b>		<b>210,747</b>
<b>TOTAL EXPENDITURE</b>		<b>396,131</b>		<b>339,687</b>
<b>Profit for the year</b>		<b>53,032</b>		<b>-3,677</b>