

Charity number: SC027009
Company number: SC339990



Insight Counselling

Trustees' report and financial statements

for the year ended 31 March 2014

Insight Counselling

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Insight Counselling

Legal and administrative information

Charity number SC027009

Company registration number SC339990

Business address 15 South Tay Street
Dundee
DD1 1NN

Registered office 15 South Tay Street
Dundee
DD1 1NN

Trustees Bridget Joanna Thomson (Chair)
Daniel McLaren
James Stewart Forsyth
Carrol Barbara Gibson
Ruth Smith McKaig
Eileen Mary Reoch
Susan Joy Stewart resigned 10/09/13

Independent Examiner Lesley Campbell, CA
Findlay & Company
11 Dudhope Terrace
Dundee
DD3 6TS

Bankers Bank of Scotland
2 West Marketgait
Dundee
DD1 1QN

Insight Counselling

Report of the trustees (incorporating the directors' report) for the year ended 31 March 2014

The trustees present their report and the financial statements for the year ended 31 March 2014. The trustees, who are also directors of Insight Counselling for the purposes of company law and who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Insight Counselling is a charitable company, incorporated on 22 March 2008. Its Memorandum and Articles of Association (i.e. its constitution) are posted on its website www.insightcanhelp.co.uk, where they can be viewed and downloaded.

Members of the Board of Management are selected from persons whose knowledge and experience are appropriate to the objectives of Insight Counselling. Board Members are inducted on appointment and receive training in the roles and responsibilities of their position. Legal training is also provided.

The current development plan recommends the development of an induction package for new Board Members.

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 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 Administrators. Refresher training is given as required.

The governance 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 and Business Managers.

A third of the non-executive board members (those longest in post at the time) stand down at the AGM and are eligible for re-election.

Risk Management

The Board of Management recognises the need to assess the risks to which the charity is exposed, in particular those related to its operations and finances, and the need to have systems 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.

Insight 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. To this end, the Board of Management will facilitate the work of the counsellors, provide premises, and all necessary salaried staff, and publicise the Service, using such means as it shall from time to time decide.



Insight Counselling

Report of the trustees (incorporating the directors' report) for the year ended 31 March 2014

Achievements and performance

The primary achievement during 2013-2014 has been the undertaking of a complete organisational strategic review that will be rolled out during 2014-2015. Two major funding streams were coming to an end during this period and it was important for the organisation to take stock and identify the best way ahead for the company.

The need to find additional funding streams was discussed at length and the decision was made to cease trying to mould our service to comply with the funding criteria dictated by external funders. It was agreed that concentrating our efforts in identifying an alternative way ahead that would provide long term sustainability would be best for Insight Counselling.

During this year we also recruited a new Clinical Manager, Rosemarie Jennis. With the staff team firmly in place, both staff and Board of Trustees worked on a strategy that gave the best direction for the charity to achieve sustainability.

The basis of the strategic review was to increase income levels to a point where our long term sustainability was assured. Longer term income generation would come from embracing enterprise within the organisation coupled with a pro-active approach to increase donation levels in the shorter term. In implementing these changes the Board of Trustees are confident that Insight Counselling can continue to provide a service that does not discriminate on financial grounds for the future.

There would be change to the service model too. The new referral process that started in January 2013 saw a move towards an "opt in" model for the service. The new strategy will make further changes to ensure that those who really need the service are seen in a timely manner.

Fundraising will always be an important part of the charity and grateful thanks must again be given to Carroll Gibson, Trustee for another large fundraiser that raised a colossal £19,000 for the charity. We also cannot forget the enduring support we receive from the Northwood Charitable Trust and The Stables Trust without whom we would certainly struggle.



Insight Counselling

Report of the trustees (incorporating the directors' report) for the year ended 31 March 2014

Clinical Report

Client referrals were 2,158 during this period, an increase of 496 from the previous year. A comparison of client activity with the previous year is highlighted in the table below:

Clinical Statistics Comparison 2012-2013 v 2013-2014

Completion Status	2013-2014	2012-2013	Referral Type	2013-2014	2012-2013	Primary Presenting Problem	2013-2014	2012-2013
Agreed Ending	58%	53%	GP	58%	66%	Anger	8%	9%
Did Not Turn Up	21%	32%	Other Healthcare Provider	18%	2%	Anxiety/Stress	27%	24%
Not Completed	16%	6%	Self	21%	12%	Bereavement	7%	8%
Poor Attendance	6%	9%	Local Authority	1%	5%	Abuse	4%	3%
			Voluntary Organisation	1%	1%	Depression	20%	19%
			Other	14%	14%	Family Issues	5%	7%
						Low Self Esteem	3%	4%
						PBS	3%	3%
						Post Natal Depression	1%	1%
						Relationship Problems	5%	5%
						Self-Harm	1%	1%
						Suicide Issues	1%	2%
						Other	15%	14%

A tightening up of procedures for client counselling contracts has enabled more effective use of the counselling resource available by:

- Reducing the session limit to 8
- Re - allocation of appointments cancelled at short notice
- Reducing our criteria for age limit from 5 years and upwards to 12 years and upwards. (it should be noted that this change is also informed by clinical research and ethical practice)
- Decreasing the number of appointments a client may cancel

Further change in the management of the waiting list is driving forward a more equitable system for allocation of clients. This process is ongoing and the next year should see significant change in our management of clients at the point of referral and whilst waiting to be seen.

We are seeking to raise the standard of our qualified counsellors who are now actively encouraged and supported to seek out accreditation with the Counselling professions professional body the British Association for Counselling and Psychotherapy (BACP) by providing workshops and individual mentor support.

Agreements with counselling training providers have been revisited and our relationships strengthened enabling Insight to support our trainees on placement more effectively. Retention of our trainees post qualification is also on the increase.

Since November 2013 Insight has been piloting the use of a database, Corenet, which measures the effectiveness of the counselling interventions provided. It raises the quality of service offered to clients by enabling closer monitoring of the client on a session by session basis, by tracking progress, relapse and level of risk. Corenet is recognised by the profession as the gold standard in this respect. The pilot outcomes will assist in supporting future funding applications and help identify gaps in service provision.

Insight Counselling

Report of the trustees (incorporating the directors' report) for the year ended 31 March 2014

The Board of Trustees are confident that the new strategy will ensure a confident and stable future for Insight Counselling. The focus has been on maintaining the high levels of service that our clients and funders expect. It is envisaged that 2014-2015 will be a testing time whilst the new strategy is rolled out. At the end of this period, we expect to see the positive effects of the changes put into place.

Financial review

Reserves Policy

The Board of Management has established a policy whereby the unrestricted funds ("the free reserves") held by the charity should amount to 6 months of the resources expended, which equates to £109,192 in general funds. At 31 March 2014, free reserves amounted to £66,845 (2013 - £77,085).

Small company provisions

This report has been prepared in accordance with the special provisions applicable to companies subject to the small companies regime.

On behalf of the board



Daniel McLaren

Director

8 September 2014

Insight Counselling

Independent examiner's report to the trustees on the unaudited financial statements of Insight Counselling.

I report on the accounts for the year ended 31 March 2014 set out on pages 2 to 16.

Respective responsibilities of trustees and independent examiner

The charity's trustees (who are also the directors of the company for purposes of company law) are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. 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 state, on the basis of my examination as required under section 44(1) (c) of the Act, whether particular matters have come to my attention.

Basis of Independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on whether the accounts present a 'true and fair view'.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
 - proper accounting records are kept in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Lesley Campbell

Lesley E Campbell, C.A.
Independent examiner
Findlay & Company
11 Dudhope Terrace
Dundee
DD3 6TS

8 September 2014

Insight Counselling

Statement of financial activities (incorporating the income and expenditure account)

For the year ended 31 March 2014

	Notes	Unrestricted funds £	Restricted funds £	2014 Total £	2013 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	32,081	-	32,081	9,371
Activities for generating funds	3	39,550	-	39,550	52,827
Incoming resources from charitable activities	4	135,452	104,151	239,603	273,024
Other incoming resources	5	1,061	-	1,061	2,117
Total incoming resources		<u>208,144</u>	<u>104,151</u>	<u>312,295</u>	<u>337,339</u>
Resources expended					
Charitable activities	6	214,167	102,878	317,045	328,334
Governance costs	8	4,217	563	4,780	3,218
Total resources expended		<u>218,384</u>	<u>103,441</u>	<u>321,825</u>	<u>331,552</u>
Net incoming resources for the year / Net income for the year		(10,240)	710	(9,530)	5,787
Total funds brought forward		<u>77,085</u>	<u>10,595</u>	<u>87,680</u>	<u>81,893</u>
Total funds carried forward		<u>66,845</u>	<u>11,305</u>	<u>78,150</u>	<u>87,680</u>

The notes on pages 10 to 16 form an integral part of these financial statements.

Insight Counselling

Balance sheet as at 31 March 2014

	Notes	£	2014 £	£	2013 £
Fixed assets					
Tangible assets	13		13,753		8,322
Current assets					
Debtors	14	1,003		24,990	
Cash at bank and in hand		70,275		80,155	
		<u>71,278</u>		<u>105,145</u>	
Creditors: amounts falling due within one year	15	(6,881)		(25,787)	
Net current assets			64,397		79,358
Net assets			<u>78,150</u>		<u>87,680</u>
Funds	16				
Restricted income funds			11,305		10,595
Unrestricted income funds			66,845		77,085
Total funds			<u>78,150</u>		<u>87,680</u>

The Balance Sheet continues on the following page.

The notes on pages 10 to 16 form an integral part of these financial statements.

Insight Counselling

Balance sheet (continued)

Trustees statements required by the Companies Act 2006 for the year ended 31 March 2014

In approving these financial statements as trustees of the company we hereby confirm:

(a) that for the year stated above the company was entitled to the exemption conferred by section 477 of the Companies Act 2006 ;

(b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31 March 2014.

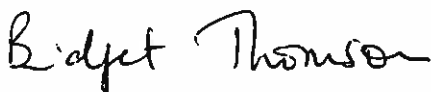
(c) that we acknowledge our responsibilities for:

(1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act 2006, and

(2) preparing financial statements 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 profit or loss for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company.

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the board on 8 September 2014 and signed on its behalf by



**Bridget Joanna Thomson (Chair)
Director**

Registration number SC339990

The notes on pages 10 to 16 form an integral part of these financial statements.



Insight Counselling

Notes to financial statements for the year ended 31 March 2014

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Companies Act 2006.

1.2. Fund accounting

With the adoption of the Statement of Recommended Practice all income and expenditure is dealt with through the statement of financial activities (incorporating the statement of income and expenditure account). Funds are now classified as either restricted funds or unrestricted funds, defined as follows:

Unrestricted funds are expendable at the discretion of the board in furtherance of the objects of the charity.

Restricted funds are funds subject to specific restrictions, which may be declared by the donor or with their authority.

Transfers are made between funds to release capital grants and also to clear any funds in deficit.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Insight Counselling

Notes to financial statements for the year ended 31 March 2014

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Governance costs include those costs associated with meeting constitutional and statutory requirements of the charity and include independent examiners fees and costs linked to the strategic management of the charity.

Certain costs, which are attributable to more than one activity are apportioned across cost categories on an appropriate basis, as agreed by funders.

1.5. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

1.6. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Plant (excluding computer equipment)	-	10% straight line
Fixtures, fittings and equipment	-	25% straight line
Computer equipment (included within plant)	-	33% straight line

1.7. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	2014 Total £	2013 Total £
Donations	32,081	32,081	9,371
	<u>32,081</u>	<u>32,081</u>	<u>9,371</u>

Insight Counselling

Notes to financial statements for the year ended 31 March 2014

3. Activities for generating funds

	Unrestricted funds £	2014 Total £	2013 Total £
Room hire	410	410	435
Fundraising events	38,931	38,931	51,802
Training and supervision	209	209	590
	<u>39,550</u>	<u>39,550</u>	<u>52,827</u>

4. Incoming resources from charitable activities

	Unrestricted funds £	Restricted funds £	2014 Total £	2013 Total £
Other grants	15,452	-	15,452	32,000
NHS Counselling Fund	120,000	-	120,000	120,000
Big Lottery	-	70,492	70,492	56,250
Leader	-	27,659	27,659	52,774
Parish Development Fund Grant	-	6,000	6,000	12,000
	<u>135,452</u>	<u>104,151</u>	<u>239,603</u>	<u>273,024</u>

5. Other incoming resources

	Unrestricted funds £	2014 Total £	2013 Total £
Other income	1,061	1,061	2,117
	<u>1,061</u>	<u>1,061</u>	<u>2,117</u>

6. Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2014 Total £	2013 Total £
Counselling services	214,167	102,878	317,044	328,335
	<u>214,167</u>	<u>102,878</u>	<u>317,044</u>	<u>328,335</u>

Insight Counselling

Notes to financial statements for the year ended 31 March 2014

7. Costs of charitable activities - by activity

	Activities undertaken directly £	2014 Total £	2013 Total £
Counselling services	317,044	317,044	328,335
	<u>317,044</u>	<u>317,044</u>	<u>328,335</u>

8. Governance costs

	Unrestricted funds £	Restricted funds £	2014 Total £	2013 Total £
Independent examiner's fee	1,320	-	1,320	1,320
Depreciation & impairment	2,897	563	3,460	1,898
	<u>4,217</u>	<u>563</u>	<u>4,780</u>	<u>3,218</u>

9. Net (outgoing)/incoming resources for the year

	2014 £	2013 £
Net (outgoing)/incoming resources is stated after charging:		
Depreciation and other amounts written off tangible fixed assets	<u>3,459</u>	<u>1,898</u>

Insight Counselling

Notes to financial statements for the year ended 31 March 2014

10. Employees

Employment costs	2014	2013
	£	£
Wages and salaries	143,551	145,294
Social security costs	10,085	8,552
Pension costs	3,523	6,049
	<u>157,159</u>	<u>159,895</u>

No employee received emoluments of more than £60,000 (2013 : None).

No trustees received remuneration or re-imbursed expenses during the year (2013 - nil).

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

2014	2013
Number	Number
<u>6</u>	<u>6</u>

11. Pension costs

The company operates a defined contribution pension scheme in respect of the staff. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the company and was as follows:

	2014	2013
	£	£
Pension charge	<u>3,523</u>	<u>6,049</u>

12. Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 1988. Accordingly, there is no taxation charge in these accounts.

Insight Counselling

Notes to financial statements for the year ended 31 March 2014

13. Tangible fixed assets	Plant and machinery £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2013	7,196	6,456	13,652
Additions	-	8,890	8,890
At 31 March 2014	<u>7,196</u>	<u>15,346</u>	<u>22,542</u>
Depreciation			
At 1 April 2013	1,440	3,890	5,330
Charge for the year	719	2,740	3,459
At 31 March 2014	<u>2,159</u>	<u>6,630</u>	<u>8,789</u>
Net book values			
At 31 March 2014	<u>5,037</u>	<u>8,716</u>	<u>13,753</u>
At 31 March 2013	<u>5,756</u>	<u>2,566</u>	<u>8,322</u>
14. Debtors		2014	2013
		£	£
Other debtors		<u>1,003</u>	<u>24,990</u>
15. Creditors: amounts falling due within one year		2014	2013
		£	£
Other creditors		5,561	9,067
Accruals and deferred income		1,320	16,720
		<u>6,881</u>	<u>25,787</u>
16. Analysis of net assets between funds	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2014 as represented by:			
Tangible fixed assets	13,753	-	13,753
Current assets	59,920	11,358	71,278
Current liabilities	(6,828)	(53)	(6,881)
	<u>66,845</u>	<u>11,305</u>	<u>78,150</u>

Insight Counselling

Notes to financial statements for the year ended 31 March 2014

17. Unrestricted funds	At 31 March 2013 £	Incoming resources £	Outgoing resources £	At 31 March 2014 £
General Funds	<u>77,085</u>	<u>208,144</u>	<u>(218,384)</u>	<u>66,845</u>
18. Restricted funds	At 31 March 2013 £	Incoming resources £	Outgoing resources £	At 31 March 2014 £
Big Lottery	10,422	70,492	(69,609)	11,305
Leader	173	27,659	(27,832)	-
Parish Development Fund	-	6,000	(6,000)	-
	<u>10,595</u>	<u>104,151</u>	<u>(103,441)</u>	<u>11,305</u>

Purposes of restricted funds

The Big Lottery Funds were granted to fund a proportion of salary and overhead costs contributing to work carried out for people bereaved by suicide.

The Leader funding was awarded in order to employ a part time development worker and an administration worker.

The Parish Development Fund award funding was "matched" income with the Leader funding.

19. Financial commitments

At 31 March 2014 the company had annual commitments under non-cancellable operating leases as follows:

	2014 £	2013 £
Expiry date:		
In over five years	<u>24,000</u>	<u>24,000</u>

Insight Counselling

The following pages do not form part of the statutory accounts.

Insight Counselling

Detailed statement of financial activities

For the year ended 31 March 2014

	2014		2013	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
<i>Voluntary income</i>				
Donations		32,081		9,371
		<u>32,081</u>		<u>9,371</u>
<i>Activities for generating funds</i>				
Room hire		410		435
Fundraising events		38,931		51,802
Training and supervision		209		590
		<u>39,550</u>		<u>52,827</u>
Total incoming resources from generating funds		<u>71,631</u>		<u>62,198</u>
Incoming resources from charitable activities				
Other grants		15,452		32,000
NHS Counselling Fund		120,000		120,000
Big Lottery		70,492		56,250
Leader		27,659		52,774
Parish Development Fund Grant		6,000		12,000
		<u>239,603</u>		<u>273,024</u>
Other incoming resources				
Other income		1,061		2,117
		<u>1,061</u>		<u>2,117</u>
Total incoming resources		<u>312,295</u>		<u>337,339</u>

Insight Counselling

Detailed statement of financial activities

For the year ended 31 March 2014

	2014 £	2013 £
Charitable activities		
Counselling services		
<i>Activities undertaken directly</i>		
Wages & Salaries	143,551	145,294
Employer's NIC	10,085	8,552
Pension costs	3,523	6,049
Staff and volunteer expenses	2,800	10,087
Rent & water rates	25,951	27,468
Cleaning	2,018	2,399
Light & heat	3,971	3,225
Room hire	174	45
Insurance	1,739	2,616
Miscellaneous	673	1,756
Fund raising costs	17,520	13,446
Repairs	625	4,771
Professional fees	6,689	5,944
Counsellors' fees	70,531	74,324
Staff supervision	510	980
Telephone	5,077	3,973
Office expenses	7,509	2,607
Staff Cover	8,494	3,048
Computer services	3,592	4,432
Books and publications	579	362
Advertising and publicity	114	1,082
Training	1,319	5,875
	<u>317,044</u>	<u>328,335</u>
Counselling services total expenditure	<u>317,044</u>	<u>328,335</u>
Total charitable activity expenditure	<u>317,044</u>	<u>328,335</u>
Governance costs		
<i>Activities undertaken directly</i>		
Independent examiner's fee	1,320	1,320
Depreciation & impairment	3,460	1,898
	<u>4,780</u>	<u>3,218</u>
Total governance costs	<u>4,780</u>	<u>3,218</u>
Net incoming/(outgoing) resources for the year	<u>(9,529)</u>	<u>5,786</u>