

The Tree of Life Centre (Formerly UCHM)

Counselling, College and Room Hire

Cedar Tree Counselling Service BACP Accredited Service, affiliated with ACC and works according to BACP Ethical Framework for Counselling Professions and ACC code of Ethics and Practice

Trinity Training College CPCAB Approved Centre delivering CPCAB Accredited and ACC recognised courses

The Elms Sports Hall and Room Hire



"The leaves of the tree are for the healing of the nations" Rev 22:2

Charity Reserves Policy

05 October 2023

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Charity Reserves Policy

A description of the Charity

The Tree of Life Centre (formerly UCHM) has a counselling service offered to people in need in the local and surrounding areas. This service has been running since 1992 and has relied solely on donations with no government funding. The need for the service is in great demand due to the mental health services being overstretched and we do not discriminate meaning clients can attend and pay what they can afford, which ensures that everyone has access to a service which may not otherwise be available to them.

Our service at New College helps young people access counselling where they can be supported with any of their current issues. In addition, as they approach the age of 18 this counselling service can continue at the Tree of Life Centre in Milnsbridge where needed. We offer both long and short-term counselling.

The TLC is a BACP Accredited counselling service and utilizes volunteer counsellors who are both qualified and in training.

We have our own counsellor training programme, which is CPCAB accredited and runs from Level 2 Award to Level 4 Advanced Diploma, and also hire out rooms and our sports hall to local groups. The day to day running of the charity is carried out by our management team consisting of the CEO, Clinical Lead, General Manager, Company Secretary and the Chair of the Trustees, and also our small team of admin staff.

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Registered Charity 1097753, Company Registered in England and Wales 04614787



Affiliated Counselling and Training Organisation (UK based)
Affiliate No: A00031



Beneficiaries

The beneficiaries include our staff and service users as having a reserve helps to ensure continuation of our work should an unexpected drop in income or rise in expenditure happen.

Funding streams

Our funding streams are income from training courses, income from the counselling service, income from room and hall hire, money raised by the charity shop and from general donations, fundraising and grants.

Rationale

The reserves are used to mitigate any uncertainty and provide assurances that the finances of the charity are actively managed and ensure its activities are sustainable.

The main reasons it has been decided reserves are required are as follows:

- A proportion of our income is volatile, as sales from our charity shop vary from week to week and we are reliant on donations from our counselling service however the amount received varies from client to client based on their ability to pay.
- As we have a high percentage of fixed costs, we need to be able to ensure there are funds to cover these (salaries, utilities, insurances, memberships and mortgage) in case of a sudden drop in income.
- In case of any unforeseen expenditure, particularly with regards to the premises.

Steps taken to establish the level of reserves

The Trustees have taken into account the risks and likelihood of either sudden drops in income or unexpected expenditure while calculating a realistic amount of reserve it is felt is required to maintain our services in the event of either scenario.

Should the amount held be below the threshold desired, the remaining monies would be obtained through funds saved by obtaining grants, such as for salaries, and surplus money raised from our services.

Level of Reserves required

The level of reserves required are as follows:

2-months mortgage payments at £2,303.57 per month

2-months salary payments at £5,545.51 per month

Giving a total of £15,698.16

The level of reserves held will be monitored by our General Manager and reviewed annually by the Trustees.

The accounts ending April 2023 the unrestricted funds were £127,793 (which includes fixed assets) and available funds were £31,038.

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Document Revisions

Charity Reserves Policy			
Version	Description of Change	Date	Review Date
0.0	New Document for review by Trustees	28/01/2022	
1.0	Document published following review and with 2-month reserve approved by Trustees	18/05/2022	
1.1	Changes associated with the renaming of UCHM to The Tree of Life Centre	18/09/2023	
1.2	Rationale – broader outline of expenditure added	26/09/2023	
1.3	Updated salary and finance figures	05/10/2023	Oct 2024