

# Annual report 2018

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**SGfB**

Schweizerische Gesellschaft für Beratung  
Association Suisse de Conseil  
Associazione Svizzera di Consulenza  
Swiss Association for Counselling

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# Annual Report 2018 of the Professional Policy Committee

## Members

Gabi Rüttimann  
Rita Dünki  
Sylvia Baumann  
Hanspeter Fausch  
Marc Probst, Chair

## Report

The PPC met twice in 2018: once on 31 January and once on 15 November.

- 1) In terms of content, the PPC set the following two priorities for 2018: a) Contribution to the dialogue on the role of psychosocial counselling in prevention and health promotion. In this context, Gabi Rüttimann contributed to the work of the SGfB working group 'Insurance Recognition'; and b) E-counselling and e-learning. Among other things, the PPC has started putting together an overview showing who in Switzerland is doing what on this subject. It has also contributed to discussions with the Zurich University of Applied Sciences (ZHAW), which is developing an online counselling course. In addition, the PPC continued to advise on the implementation of the SGfB strategy and incorporated feedback into the Board's work.
- 2) Sylvia Baumann was again involved in the mental health network NPG. At the third NPG member event, SGfB's propagation of and adherence to high quality standards in the counselling landscape attracted praise. The patient congress co-organised by NPG raised the question of whether cooperation between the SGfB and self-help groups could open up interesting possibilities. Sylvia Baumann also represented the PPC at other events. Information about these networking activities can be found on the SGfB website.
- 3) Outlook: the PPC will continue to address the topic of e-counselling. It welcomes the relief provided by the newly formed Marketing and Insurance working groups. The Committee will therefore define further topics on an ad hoc basis.

*Marc Probst, Chair of the Professional committee*

# Annual Report 2018 of the Ethics Committee

## Members

Werner Murer; Chair  
Werner Becker  
Gisela Meinicke  
Franzisca Reist

## Report

The Ethics Committee (EC) met three times in 2018.

There were no complaints to be assessed in the reporting year.

Work on the complaints procedure continued and the first version was ready by the middle of the year. We submitted this version to the Appeals Committee (AC) first. In the event of an appeal, it assesses the decision of the Ethics Committee. The feedback from the AC is very helpful and provides an opportunity to review our work in depth a second time with further changes to reference papers. The whole package with the complaints procedure and the necessary adaptations to the EC regulations and other reference papers should be ready in time for the 2020 General Assembly.

I would like to thank all of the EC members and the Board for their open and constructive contribution.

*Werner Murer, Chair of the Ethics Committee*

# Annual Report 2018 Examination Committee

## Members

Benno Greter; Chair EC  
Peter Eichenberger  
Liselotte Fassbind  
Daniela Sonderegger-Dürst  
Christina Stalder  
Peter Weber  
Rosmarie Zimmerli until 2018 General Assembly  
Jon Andri Dorta  
Carmen Kaiser  
Stephan Müller  
Rahel Sondheimer  
Barbara Zimmermann from 2018 General Assembly

## Report

2018 was a good year for the Examination Committee. At the General Assembly on 12 March 2018, we parted ways with the old Examination Committee that had served us well over the years.

As the long-serving Chair of the Examination Committee, my job was to work together with the new men and women to create a solid basis for effective collaboration. And we all succeeded in this task.

The new committee managed to build upon many established principles that are essential in efficient higher diploma examinations. Here, our only task was to discuss and improve the evaluation sheet for part 2 of the examination (Counselling Concept).

Eleven candidates took the exam on 4 September. On 20 November 2018, we had the pleasure of presenting seven federal diplomas at a small but pleasant graduation ceremony in Olten.

I would like to thank my colleagues on the Examination Committee, the examination experts, as well as Rosmarie Zimmerli and Janine Sutter for their competent, reliable and dedicated support.

We expect that more committed counsellors will be successful in obtaining the federal diploma on the next examination days (24 – 26 September 2019).

*Benno Greter, Chair Examination Committee*

# Annual Report 2018 of the Quality Committee

## Members

Eveline Bühlmann-Lehmann; Chair until 2018 General Assembly  
Patrick Zahnd; Chair from 2018 General Assembly  
Daniela Chiesa Filippini  
Thomas Frank  
Irene Kaufmann  
Esther Nogler  
Gerhard Schobel

## Report

2018 has come to an end. When I look back on my first year as the new Chair of the Quality Committee, it gives me great pleasure to see the hard work and commitment of each and every member.

On a negative note, we had to say farewell to Eveline Bühlmann-Lehmann as a member of the Quality Committee in 2018. However, I am pleased that the QC was able to get three new members on board.

Due to the growing number of active members, the workload of each member of the QC is increasing all the time. In response, we have implemented various measures within the Quality Committee:

- Quality Committee extended by one person
- QC receives administrative support from the Secretariat
- Processes within the QC optimised to simplify workflows and reduce dossier cycle times

This allows for better allocation of tasks and reduces the workload of individual members. Questions relating to new learning methods were raised for the first time in the reporting year. The Swiss training landscape is constantly evolving, meaning that counselling courses are changing too. We were asked by various groups how we feel about new methods such as e-learning, webinars, instruction/supervision and video meetings. The different questions in this area are very interesting and repeatedly gave rise to lively and very constructive discussions. Our job is to keep the standard of counselling high while also being open to new methods. I am convinced that, by working together as a team, we will find the right answers to all of these questions. Some answers will no doubt provide a basis for fundamental decisions that will shape the future of training and education in the field of counselling. It is very important that the topic is discussed intensively.

This year, we had four one-day team meetings. The atmosphere was constructive and positive, so we were able to tick off the agenda items swiftly and purposefully. There was also a rewarding sense of camaraderie throughout. In addition, the individual members attended many other meetings independently – whether bilateral meetings for processing dossiers, or meetings with training institutions and organisations.

For me, participating on the QC is always exciting and rewarding, and it broadens my own personal perspective. I would like to take this opportunity to thank all of my QC colleagues for the productive, appreciative and very enjoyable working relationship and for their outstanding commitment in 2018. I look forward to an exciting 2019!

*Patrick Zahnd, Chair of the Quality Committee*

# Annual Report 2018 of the Appeals Committee

At the General Assembly on 11 March 2019, the Appeals Committee of the Swiss Association for Counselling (SGfB) will present the following report on its activities in 2018:

## Overview

- Committee members:
- Dr Judith Schütz, Chair
  - Dr Reinhold Schätzle, Deputy Chair
  - Dr Andrea Engeler
  - Nicole Kopp
- Work results:
- Review and revision of the documents of the Appeals Committee
  - Succession planning
  - Sharing of information with the Board
  - Sharing of information with the Secretariat
- Meetings:
- Annual meeting of the Appeals Committee on 25 October 2018
  - Participation at the General Assembly on 12 March 2018
  - Participation at the conference of collective members (CCM) on 12 November 2018

## Report

Nicole Kopp has started working on the Appeals Committee. To begin with, she reviewed the documents of the Appeals Committee and suggested various ways to improve them. One suggestion relates to the regulations of the Appeals Committee. The amended regulations will be submitted for approval at the 2019 General Assembly in consultation with the Board.

The terms of office of Andrea Engeler and Reinhold Schätzle will end at the 2021 General Assembly. Neither will be standing for re-election. The Appeals Committee would like the replacement process to be as gradual as possible and is therefore already searching for successors. Should you know of any suitable candidates for the Appeals Committee, please inform the Chair. Thank you for your assistance.

Shortly before the deadline for submitting the Annual Report, news arrived of the SGfB Chair's resignation. The Appeals Committee is concerned about the lack of transparency over the reasons and events that led to Rosmarie Zimmerli's resignation and is expecting to have more details in due course.

*Dr Judith Schütz, Chair of the Appeals Committee*

# Annual Report 2018 of the Board

## Members

- Rosmarie Zimmerli, Executive President, until 31 December 2018
- Margot Ruprecht, Projects, Vice President
- Monika Riwar, Actuary
- Eveline Bühlmann-Lehmann, Chair of the Quality Committee until March 2018, Chair of the Marketing working group, Member of the Board until 5 December 2018
- Carmen Kaiser, Website, Chair of the Insurance Recognition working group
- Marc Probst, Chair of the Professional Policy Committee
- Urs Vetter, Chief Financial Officer, from 12 March 2018
- Daniela Chiesa Filippini, Regional Manager Ticino, 12 March 2018 to 24 September 2018

## Number of meetings

- 8 meetings, 1 closed meeting
- Monthly meetings of the extended management: Rosmarie Zimmerli, Urs Vetter, Janine Sutter, Single Point of Contact (SPoC) Secretariat

## Personnel

There were numerous changes at Board level.

*Newly* elected to the Board:

- Daniela Chiesa Filippini and Urs Vetter.

Resignations:

- Daniela Chiesa Filippini stepped down from the Board in early autumn 2018 for career-related reasons.
- Eveline Bühlmann-Lehmann retired from the Board on 5 December 2018. After handing over the reins for the QC, as well as developing and presenting the marketing concept, she considers her work on the Board to be complete. Eveline had served on the Board since March 2014. The Board would like to thank everyone for their hard work.
- At the final Board meeting of the reporting year, Rosmarie Zimmerli announced that she would be leaving her role as Executive President SGfB on 31 December 2018. There were various reasons for her decision, which the Board detailed in a memo drafted in consultation with Rosmarie Zimmerli in the lead-up to the General Assembly. During her 12 years as a member of the Board (including five as President), Rosmarie has been extremely committed to the interests and objectives of the SGfB. The Board appreciates her important contribution to the SGfB as a professional association.

## Important issues

Within the context of the 2017-2020 strategy, the Board tackled the following issues in particular:

<p>Organisational development – OD (SZ6)</p>	<p>On her degree course at the University of Fribourg’s Institute for Research on Management of Associations, Foundations and Co-operatives (VMI), Rosmarie Zimmerli determined the basis for the organisational development of the SGfB. The General Assembly was informed of the planned OD in March and the Board was kept up-to-date on the progress of the thesis. The thesis is available for the Board’s perusal. Objective of the OD: Reduce the concentration of mandates and interdependent roles through communication and reliable interfaces, balance out the distribution of power and influence through delegation and participation, ensure fair compensation of committee members by bringing the compensation of members of the EC into line with that of the other committee members, increase effectiveness and efficiency through clearer allocation of duties and responsibilities. The organisational model ‘management by objectives and by exception’ (mbo/mbe) as the basis of the OD. Thus, planning, decision-making and control on three levels: The statutes, policy and mission statement form the normative level; the Board’s work, the strategic level; and the office and committees, the operational level. A targeted marketing strategy would offer the dialogue partners incentives to contribute, which in turn would lead to a continuous increase in the number of members (CM, AM, members in training, PM).</p>
<p>SGfB Secretariat (SZ6)</p>	<p>Relocation of secretariat from Möriken to Zurich. Performance agreement with FH Schweiz. Professionalisation with Janine Sutter as Single Point of Contact (SPoC) and two clerks, Annina Dotta and Noëlle Meier.</p>
<p>Extended management (SZ6)</p>	<p>Formation of extended management, temporarily consisting of Urs Vetter, Treasurer, Rosmarie Zimmerli, President, Janine Sutter, SPoC Secretariat. This represented a first step in implementing the OD and directing it towards shared leadership. The implementation will be submitted to the 2019 General Assembly for approval.</p>
<p>Finances (SZ6)</p>	<p>Urs Vetter has assumed financial responsibility from Rosmarie Zimmerli. Together with Janine Sutter and Viktorya Senkal, he has adapted the accounting practices to the latest accounting legislation. The operational tasks are now performed by the Secretariat. The Treasurer is responsible for the budget during the year and for supervising the preparation of the annual financial statements in cooperation with the new auditors. Savings amounting to approximately CHF 32,000 were made. For details relating to the financial statements and the budget, see separate document.</p>

Contact with committees (SZ3)	Cooperation with the committees and more frequent dialogue with the QC, as the Chair QC is no longer represented on the Board due to the resignation of Eveline Bühlmann-Lehmann. Plans for an annual meeting of the Board with the chairs of the committee from 2019.
Marketing working group (SZ1)	Development of a communication concept including action plan and budget on behalf of the Board. The measures include: Creating a new flyer, continuing the newsletter, dialogue with the CM and institutional presentation of the SGfB among the CM, adapting the SGfB website, developing an ambassador network via social media, organising public events. Two options are proposed: Option 1 for CHF 35,000.00 (= 22.5% of budgeted turnover 2019), option 2 for CHF 25,000.00 (= 16%).
Insurance Recognition working group (SZ1 and 2)	Arguments for and against were collected and presented in the SGfB newsletter. The working group prepares presentation documents for meetings with insurance companies.
Networking (SZ1 and 4)	Networking measures by the President in person, including: Presentation of the SGfB at the networking event of the mental health network NPG in Bern; initial meeting with FH St. Gallen regarding a possible collaboration; meeting with the leaders of the professional policy committee of the Federation of Swiss Psychologists FSP regarding a possible collaboration; participation in two networking events of the association management advisory group BVM. In addition, participation by the President in a knowledge sharing session of the SBFJ together with a member of the Examination Committee; a meeting between the representatives of the SGfB/bs0 and the Zurich University of Applied Sciences (ZHAW) to discuss a collaboration for the course 'Online Coaching and Counselling' (digital learning), as well as a meeting of the President and two members of the Quality Committee with Systemis and FHNW to discuss a potential collaboration. Creation of LinkedIn contacts by Eveline Bühlmann-Lehmann.
Newsletter (SZ3)	Distribution of the second newsletter in June and the Christmas newsletter in December with a Christmas story
CCM as network (SZ3)	8th conference of collective members (CCM) on 12 November 2018: Information from the Board, presentation of the organisational development project, discussion of ideas for holding a symposium/congress. The CCM will be conducted without committee representatives in future, in order to intensify knowledge sharing between the collective members.
Symposium/congress (SZ3)	The project group established at the CCM under the direction of Sylvie Monin, Centre AT Genève, is assessing the idea and preparing a project proposal for the 2019 General Assembly.

### Further areas of work:

Committees	The committees, as permanent bodies of the SGfB, describe their work in separate annual reports.
Regulations for approval at the 2019 General Assembly	<b>SGfB expense regulations:</b> Adapt to ensure equal treatment of all committees in the area of compensation. <b>SGfB fee regulations</b> to regulate the fees of examination coordinators, experts and moderators for expert training. <b>Appeals Committee regulations:</b> Adapt point 8.3. Create <b>SGfB signature regulations</b> Finances.
ADE	After the definitive version of the examination regulations has been approved, hold the first Advanced Diploma Examination with an oral and a written exam part (EP 2: Counselling Concept, EP 3: Counselling Practice). For details, see the EC report.

The **members** remain the lifeblood of the SGfB.

The number of SGfB members increased again in 2018. We currently have: 30 (28 in 2017) collective members, 514 (493) active members, 50 (54) members in training, 33 (30) passive members and 3 (3) honorary members.

With their commitment to the professional association, whether as voluntary members of staff or paying members, they make it possible to position psychosocial counselling in the broad field of providers of these and similar services.

Last but not least, we would like to thank each and every one of you for your hard work on a wide range of tasks and your support in achieving the SGfB's goals.

*SGfB Board*

## Profit and loss accounts 01.01.2018 – 31.12.2018 (Outlays)

Account (new)	Outlay	Saldo 31.12.2018	Budget 2018	Deviation Budget
4400	Secretariat FH SCHWEIZ Infrastructure	9'438.93	<i>Account 4401</i>	-
4401	Secretariat FH SCHWEIZ general work	56'271.88	72'500.00	<b>-2'190.29</b>
4402	Secretariat FH SCHWEIZ accounting	4'598.90	<i>Account 4401</i>	-
4403	Photocopies	700.97	<i>Account 4404</i>	-
4404	Office supplies	1'337.33	1'000.00	<b>+1'038.30</b>
4410	Translations	17'602.05	8'000.00	<b>+9'602.05</b>
4420	Compensation Secretariat	-	12'000.00	<b>-12'000.00</b>
4430	HFP diploma celebration incl. diploma	-	1'000.00	<b>-1'000.00</b>
4440	Secretariat FH SCHWEIZ Management	-	-	-
5000	Presidium Flat-rate compensation	12'000.00	15'000.00	<b>+14'579.80</b>
5001	Board Flat-rate compensation	4'250.00	<i>Account 5000</i>	-
5002	Board Meeting fee Half-day meetings	4'900.00	<i>Account 5000</i>	-
5003	Board Meeting fee Full-day meetings	5'900.00	<i>Account 5000</i>	-
5004	Chairperson of committees QC-ExC Flat-rate compensation	500.00	19'900.00	<b>-6'100.25</b>
5005	Chairperson EC-PPC-AC Flat-rate compensation	900.00	<i>Account 5004</i>	-
5006	Commission members QC-ExC Flat-rate compensation	2'000.00	<i>Account 5004</i>	-
5007	Commission members EC-PPC-AC Flat-rate compensation	1'800.00	<i>Account 5004</i>	-
5008	Commission members Meeting fee Half-day meeting	4'900.00	<i>Account 5004</i>	-
5009	Commission members Meeting fee Full-day meeting	2'600.00	<i>Account 5004</i>	-
5010	QC Half-day meeting	-	<i>Account 5004</i>	-
5011	Project Group Marketing		3'500.00	<b>-3'500.00</b>
5012	Project Group Recognition Insurance		<i>Account 5011</i>	-
5800	Travel expenses Board	3'399.00	2'500.00	<b>+899.00</b>
5801	Travel expenses Commission	2'194.40	<i>Account 5000</i>	-
5802	Travel expenses Project members		<i>Account 5011</i>	-
5803	Meals	1'099.75	<i>Account 5004</i>	-
5804	Meals Board	335.40	<i>Account 5000</i>	-
6360	Fees / Permits	100.00	-	<b>+100.00</b>
6501	Printed materials	4'525.80	5'600.00	<b>-1'074.20</b>
6510	Telephone, Internet	473.54	2'000.00	<b>+242.41</b>
6511	Postage	1'768.87	<i>Konto 6510</i>	-
6522	Auditors	-	300.00	<b>-300</b>
6530	General Assembly / Organisational Members' Conference	6'583.30	8'000.00	<b>-1'416.70</b>
6540	Membership in associations	569.20	300.00	<b>+269.20</b>
6700	Other operating expenses	6'342.80	5'000.00	<b>+1'342.80</b>
6840	Bank and PC expenses	171.15	-	<b>+171.15</b>
6570	License / maintenance costs (update)	2'241.76	4'000.00	<b>-1'758.24</b>
6571	Hardware maintenance and repair	432.62	-	<b>+432.62</b>
6572	Software maintenance and repair	4'851.87	-	<b>+4'851.87</b>
6573	IT-Support	261.75	-	<b>+261.75</b>
6600	Advertising - Marketing and Communication	-	-	-
6601	Internet presence	351.58	2'000.00	<b>-1'648.42</b>
6602	Promotional printed materials, advertising material	-	-	-
6604	Customer events	-	500.00	<b>-500.00</b>
6605	Gifts	425.15	1'000.00	<b>-574.85</b>
	<b>Total Outlays</b>	<b>165'828.00</b>	<b>164'100.00</b>	<b>1'728.00</b>

## Profit and loss accounts 01.01.2018 – 31.12.2018 (Revenues)

Account (new)	Revenues	Saldo 31.12.2018	Budget 2018	Deviation Budget
3010	Membership fees Collective members	36'875.00	36'500.00	+375.00
3000	Admission fees for collective members	2'900.00	1'600.00	+1'300.00
3610	Miscellaneous income	-	200.00	-200.00
3004	Application fees for active members	17'694.57	22'600.00	-4'905.43
3005	Membership fees active members	95'053.76	97'980.00	-2'926.24
3006	Membership fees Members in training	6'300.07	5'800.00	+500.07
3007	Membership fees Passive members	2'888.50	3'600.00	-711.50
3008	Sur Dossier (SD) Application fees	3'183.72	-	+3'183.72
3010	SD Application fees for foreign diplomas	1'000.00	-	+1'000.00
3100	Contributions	8'006.00	500.00	+7'506.00
3200	Contributions to advertising, sponsoring etc.	-	-	-
3400	Income from professional indemnity insurance	1'700.00	-	+1'700.00
3805	Losses from receivables / allowance for doubtful accounts	3'340.00	-	+3'340.00
<b>Total revenues</b>		<b>178'941.62</b>	<b>168'780.00</b>	<b>+10'161.62</b>
<b>Result of the fiscal year</b>		<b>13'113.62</b>	<b>4'680.00</b>	<b>+8'433.62</b>

## Balance sheet 31.12.2018

Account (new)	Balance 31.12.2018	Active	Passive
1010	Postfinance account	72'655.06	
1060	Accounts receivable		14'097.20
2000	Accounts payable		41.30
	Accumulated fortune as of 31.12.2017		45'444.24
<b>Profit 2018</b>			<b>13'113.62</b>
	Accumulated fortune as of 31.12.2018		58'557.86

## Budget 2019 - Outlays

Account (new)	Outlay	Saldo 31.12.2018	Budget 2019
4400	Secretariat FH SCHWEIZ Infrastructure	9'438.93	8'000.00
4401	Secretariat FH SCHWEIZ general work	56'271.88	37'000.00
4402	Secretariat FH SCHWEIZ accounting	4'598.90	4'750.00
4403	Photocopies	700.97	700.00
4404	Office supplies	1'337.33	1'400.00
4410	Translations	17'602.05	2'000.00
4420	Compensation Secretariat	-	-
4430	HFP diploma celebration incl. diploma	-	5'400.00
4440	Secretariat FH SCHWEIZ Management	-	30'000.00
5000	Presidium Flat-rate compensation	12'000.00	1'000.00
5001	Board Flat-rate compensation	4'250.00	4'250.00
5002	Board Meeting fee Half-day meetings	4'900.00	4'900.00
5003	Board Meeting fee Full-day meetings	5'900.00	5'900.00
5004	Chairperson of committees QC-ExC Flat-rate compensation	500.00	500.00
5005	Chairperson EC-PPC-AC Flat-rate compensation	900.00	900.00
5006	Commission members QC-ExC Flat-rate compensation	2'000.00	3'000.00
5007	Commission members EC-PPC-AC Flat-rate compensation	1'800.00	1'800.00
5008	Commission members Meeting fee Half-day meeting	4'900.00	4'900.00
5009	Commission members Meeting fee Full-day meeting	2'600.00	3'000.00
5010	QC Half-day meeting	-	1'500.00
5011	Project Group Marketing	-	800.00
5012	Project Group Recognition Insurance	-	400.00
5800	Travel expenses Board	3'399.00	3'400.00
5801	Travel expenses Commission	2'194.40	2'300.00
5802	Travel expenses Project members	-	800.00
5803	Meals	1'099.75	1'200.00
5804	Meals Board	335.40	400.00
6360	Fees / Permits	100.00	100.00
6501	Printed materials	4'525.80	4'600.00
6510	Telephone, Internet	473.54	500.00
6511	Postage	1'768.87	1'800.00
6522	Auditors	-	1'500.00
6530	General Assembly / Organisational Members' Conference	6'583.30	6'800.00
6540	Membership in associations	569.20	600.00
6700	Other operating expenses	6'342.80	3'000.00
6840	Bank and PC expenses	171.15	170.00
6570	License / maintenance costs (update)	2'241.76	2'300.00
6571	Hardware maintenance and repair	432.62	500.00
6572	Software maintenance and repair	4'851.87	4'500.00
6573	IT-Support	261.75	300.00
6600	Advertising - Marketing and Communication	-	500.00
6601	Internet presence	351.58	800.00
6602	Promotional printed materials, advertising material	-	2'000.00
6604	Customer events	-	-
6605	Gifts	425.15	600.00
	<b>Total Outlays</b>	<b>165'828.00</b>	<b>160'770.00</b>

## Budget 2019 – Revenues and Result of the fiscal year

<b>Account (new)</b>	<b>Revenues</b>	<b>Saldo 31.12.2018</b>	<b>Budget 2019</b>
3010	Membership fees Collective members	36'875.00	<b>37'000.00</b>
3000	Admission fees for collective members	2'900.00	<b>1'200.00</b>
3610	Miscellaneous income	-	-
3004	Application fees for active members	17'694.57	<b>11'800.00</b>
3005	Membership fees active members	95'053.76	<b>97'000.00</b>
3006	Membership fees Members in training	6'300.07	<b>6'300.00</b>
3007	Membership fees Passive members	2'888.50	<b>2'800.00</b>
3008	Sur Dossier (SD) Application fees	3'183.72	<b>3'000.00</b>
3010	SD Application fees for foreign diplomas	1'000.00	-
3100	Contributions	8'006.00	<b>1'000.00</b>
3200	Contributions to advertising, sponsoring etc.	-	<b>200.00</b>
3400	Income from professional indemnity insurance	1'700.00	<b>1'700.00</b>
	<b>Total Revenues</b>	<b>175'601.62</b>	<b>162'000.00</b>

  

<b>Account (new)</b>	<b>Sales Deductions</b>	<b>Saldo 31.12.2018</b>	<b>Budget 2019</b>
3805	Losses from receivables / allowance for doubtful accounts	3'340.00	<b>-1'000.00</b>
	<b>Total Revenue</b>	<b>178'941.62</b>	<b>161'000.00</b>
	<b>Result of the fiscal year</b>	<b>13'113.62</b>	<b>230.00</b>

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**SGfB**

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Swiss Association for Counselling