

JEWISH BEREAVEMENT COUNSELLING SERVICE

England & Wales · Charity number 1047473

Details

Status Registered

Legal form Trust

Registered 1995-06-23

Register [View on the Charity Commission register](#)

Contact

Address Jewish Bereavement
PO Box 875
Edgware
Middlesex
HA8 4WX

Phone 02089513881

Email enquiries@jbcs.org.uk

Website www.jbcs.org.uk

Activities

Objects: THE PROTECTION AND PRESERVATION OF MENTAL HEALTH AND THE RELIEF OF SUFFERING AND DISTRESS CAUSED BY BEREAVEMENT IN PARTICULAR BY (A)THE PROVISION OF COUNSELLING TO BEREAVED MEMBERS OF THE JEWISH COMMUNITY (B) THE PROVISION OF TRAINING FOR INDIVIDUALS WHO ARE OR WHO WISH TO BECOME BEREAVEMENT COUNSELLORS (C) THE ESTABLISHMENT AND MAINTENANCE OF A RESOURCE FOR THE PROVISION TO THE JEWISH COMMUNITY AND THE PUBLIC AT LARGE OF ADVICE, INFORMATION RESEARCH AND EXPERIENCE IN THE FIELD OF BEREAVEMENT AND BEREAVEMENT COUNSELLING.

Activities: JBCS was set up to protect and preserve mental health and the relief of suffering and distress caused through bereavement by:Offering bereavement counselling to the Jewish community, individuals, children, young people and families;Providing advice and support on bereavement issues;Providing training to individuals and organisations on bereavement.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Religious Activities, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** NOT DEFINED - IN PRACTICE THE LONDON AREA
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£110,854	£148,179	-	-
2023-12-31	£130,116	£162,257	-	-
2022-12-31	£132,439	£109,214	-	-
2021-12-31	£152,385	£120,622	-	-
2020-12-31	£170,563	£110,439	-	-

Trustees

Name	Role	Appointed
KEITH DAVID Simons MBE	Chair	
Geoffrey Grodner		2024-10-01
JOHN ALAN SILVER		2011-09-28
Maxine Levi		2024-10-01

JEWISH BEREAVEMENT COUNSELLING SERVICE

England & Wales - Charity number 1047473

Accounts

Charity registration number 1047473 (England and Wales)

**JEWISH BEREAVEMENT COUNSELLING SERVICE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

JEWISH BEREAVEMENT COUNSELLING SERVICE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr K Simons
Mr J A Silver
Mrs M Levi
Mr G Grodner

(Appointed 1 October 2024)
(Appointed 1 October 2024)

Charity number

1047473

Charity Office

JBCS
PO Box 875
Edgware
HA8 4WX

Independent examiner

Goldwins Limited
75 Maygrove Road
West Hampstead
London
NW6 2EG

Bankers

Lloyds Bank plc
10 Hanover Square
London W1R 0BT

JEWISH BEREAVEMENT COUNSELLING SERVICE

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JEWISH BEREAVEMENT COUNSELLING SERVICE

CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2024

The year has not been easy. The continuing problems for Israel in trying to release the Hostages taken in the dreadful events of October 7th coupled with attempting to resolve a 'Peace' deal rebounds on our ability to Fund Raise, as understandably our own community looks to supporting Israel financially in these stressful times.

We all hope and pray for a swift and workable solution to the agonies currently being suffered by all sides.

In spite of the above ongoing situation I can report that although our income is down by some £19,000, we have trimmed our expenditure accordingly and with some recent large donations feel that financially we are starting to see 'blue sky'.

Part of this hope is due to our two recently appointed Trustees....Maxine Levi and Geoffrey Grodner...who have already found new (and cheaper!) office premises for us to work from, after Jewish Care were unable to provide us with office facilities in a NW London area. They are also working on alternative fund raising ideas for 2025 and 2026.

Our new office will be in the EHRS Complex in Stonegrove, Edgware, and we are hoping to run a series of coffee mornings to invite donors to see how we work.

This combined with our new Website, which is now up and running, will improve our 'visibility' in the Community leading to increased awareness of our ethos and so to more and higher donations.

The ability to donate online and to see what we offer to our clients across the spectrum of Bereavement Counselling could be crucial in improving our presence in the community.

A Thankyou to Barbara Shapiro who resigned as a Trustee during the year and did much to help our move to computerised bookkeeping. And obviously a Big Thankyou to our Supervisors, Counsellors, Volunteers and Trustee Alan Silver and our indefatigable staff of Trisha, Barbara & Nigel, all of whom make our achievements possible in these difficult times.



Chairman

Date: 27/08/25

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Trustees

Following trustees served throughout the year. The power to appoint new or additional trustees is vested in the trustees.

Mr J A Silver
Mr K Simons
Mrs B Shapiro (Resigned 1 October 2024)
Mrs Maxine Levi (Appointed on 1 October 2024)
Mr Geoffrey Grodner (Appointed on 1 October 2024)

Charity Status

The Trust is registered with the Charity Commission, number 1047473.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Objectives and activities

Constitution, objects and policies

The Charitable Trust is constituted by Trust Deed and its objectives are to apply the Trust Fund and Income thereof for the protection and preservation of mental health and the relief of suffering and distress caused by bereavement in particular by: -

- a. the provision of counselling to bereaved members of the Jewish Community;
- b. the provision of training for individuals who are or wish to become bereavement counsellors;
- c. the establishment and maintenance of a resource for the provision to the Jewish Community and the public at large of advice, information, research and experience in the field of bereavement and bereavement counselling.

The trustees are responsible for the day to day administration of the charity.

In planning the activities for the year, the trustees kept in mind the Charity Commission guidance on public benefit at the trustees' meetings.

Developments, Activities and Achievements

The Jewish Bereavement Counselling Service (JBCS) has for over 40 years offered confidential counselling to individuals, couples, children and families in the Jewish Community, who are experiencing loss and grief due to the death of a significant person in their lives.

Bereavement Counselling and support is offered on a one-to-one basis in person, online and telephone, by trained and experienced volunteer professionally trained bereavement counsellors. Counselling may assist in understanding one's feelings, identify additional support and readjust to a different lifestyle. Group counselling is also available and JBCS offers the following groups:

Stronger Together & Peace of Mind – for people (60+) who have lost a spouse or partner.

Butterflies - for mums and dads (of young children) who have lost a parent.

Bereaved Parents – for people bereaved of an adult child.

Aftershock - for young adults (18 – 30 years) who have lost a parent.

Stepping Stones – or people (40 – 60 years) who have lost a spouse or partner.

JBCS supports the bereaved throughout the UK as well as internationally.

The charity relies entirely on donations, grants, bequests, fundraising and receives no government funding.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

2024 ACTIVITIES & ACHIEVEMENTS

Ben Morrison / London Marathon 2024

Ben Morrison ran the London Marathon in memory of his mother, on the 21 April 2024, two weeks before his 50th birthday. Ben ran for JBCS as our charity was one that held immense importance to him and raised **£5438.90**. We are so grateful for Ben's efforts and support to JBCS and for all the help he has given JBCS over the years.

Jon Bezelal

Jon joined JBCS as a volunteer JBCS Marketing and Social Media consultant. Jon guided us through the gruelling and difficult process of re-designing our website as well as social media posts on Instagram and Facebook. Jon was also instrumental in designing ads for JBCS for print and media.

New JBCS Website

JBCS embarked on a new website with **Design Studio**. The print and branding are led by Paul Sandler, and the Graphic side is by Jamie Graham. JBCS is now proud to have a fabulously new, updated fully accessible website, and allows usability for everyone.

Lynda Dullopp / Motherless Mothers

A wonderful introduction to **Lynda Dullopp** from the group **Motherless Mothers**. Lynda has included JBCS in her group discussions and literature and has raised money for the charity.

JW3

In sync with Grief Bereavement week, JBCS partnered with **JW3** a one-off group for 20–35-year-olds on the 8 December 2024 who had suffered a bereavement. The group was facilitated by JBCS supervisors **Margi Abeles and Sheila Mattison**.

A Trust who wishes to remain anonymous gave £7500 9 January 2024. Applied for this in October 2023.

Applied to **Shoresh** in January – sponsoring adults to have counselling

JVN AWARDS ceremony January 2024 - JBCS were presented with an **award for our team of volunteer counsellors**.

JJBS £4000 received April 2024 RESTRICTED FUNDS which have been applied according to the terms of the grant.

Deborah Goulden our volunteer counsellor retired.

JBCS Recruited volunteer counsellors - Daniel Dias, Nicola Bloom, Francesca Pinto.

Peace of Mind JBCS/Jewish Care – support group for people aged 60+ who have lost a spouse or partner – meeting in Bushey.

ERIC CONSORTIUM - working together with Jami, Grief Encounter, CST, Norwood and Pajes. New guidelines to support schools and families – coping with suicide and sudden traumatic death.

Training with Jami on Suicide 3 December 2024

ALL-ABOARD March 2024 £1500 and midyear grant £1500 September 2024

Front door networking with other Jewish charities continues

Barbara Green Harbour - £10,000 grant received

Shoresh applied in 2024 and received in 2025

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

2024 JBCS Donations/Grants					
MONTH	DATE	DONOR	Supplied AMOUNT	PURPOSE	Comments
January	12/01/2024	Reuben Foundation	£500.00		Deposited 22/01/2024
		Yavneh College	£5,494.50		
	24/01/2024	Heathside CT	£1,000.00		Deposited 05/02/2024
March	15/03/2024	All Aboard	£1,500.00		BACS payment
April	21/04/2024	Ben Morrison London Marathon -	£5438.90		Raised through ENTHUSE.com
		P2024	£9940.16	Pesach appeal	
September	27/09/2024	ALL Aboard	£1,500.00		
	24/10/2024	Joe & Rosa Frenkel CT (List as ANONYMOUS - JRF)	£1,000.00		
October		RH2024 appeal	£15,490.62	Rosh Hashana appeal	
November	12/11/2024	Elizabeth Wigoder	£2,500.00		Cheque date 16/10/24
	22/11/2024	Barbara Green/Harbour Foundation	£10 000		BACS via Prism CT on the 22/11/2024
December	12/12/2024	Annon	£7500		

Financial review

Details of the application of the charity's funds are shown in the Statement of Financial Activities on page 7 of the Financial Statements.

The charity's assets are held for the purposes of applying the Trust Fund and Income thereof for the purposes as specified in the Trust Deed dated 18 May 1995 and the Board of Trustees consider that the financial position of the charity at 31 December 2023 is satisfactory.

It is the policy of the charity to retain adequate liquid resources to meet the running costs and would enable activities to continue in the short term should funding drop significantly. The reserve fund at the end of the financial year is £128,270 (2023: £165,595) out of which £22,052 is restricted fund (2023: £22,052) and £106,218 (2023: £143,543) is unrestricted fund.

The trustees have examined the major strategic and operational risks which the charity faces. These are kept under review at regular Trustee meetings at which appropriate reports are presented to keep such risks to the minimum.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and nine month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity was constituted by the Deed of Trust dated 18 May 1995.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Mr K Simons

Mrs B Shapiro

(Resigned 1 October 2024)

Mr J A Silver

Mrs M Levi

(Appointed 1 October 2024)

Mr G Grodner

(Appointed 1 October 2024)

Recruitment and appointment of trustees

In accordance with the Deeds of Trust and Amendment the Trustees may appoint new and additional Trustees and re-appoint Trustees by a resolution of the Trustees passed at a Trustees' meeting. There shall be at least three but no more than nine Trustees. The Trustees are required to retire by rotation every three years and may only hold office for a maximum continuous term of nine years.

The Trustees' report was approved by the Board of Trustees.



Mr K Simons

Trustee

Date: 27/08/25

JEWISH BEREAVEMENT COUNSELLING SERVICE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BEREAVEMENT COUNSELLING SERVICE

I report to the Trustees on my examination of the financial statements of Jewish Bereavement Counselling Service (the charity) for the year ended 31 December 2024.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Anthony Epton

Anthony Epton BA FCA CTA FCIE

Goldwins

Chartered accountants

75 Maygrove Road

West Hampstead

London

NW6 2EG

Dated: ..28 August 2025...

JEWISH BEREAVEMENT COUNSELLING SERVICE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	108,368	-	108,368	116,744	11,574	128,318
Investments	4	2,486	-	2,486	1,798	-	1,798
Total income		110,854	-	110,854	118,542	11,574	130,116
Expenditure on:							
Charitable activities	5	148,179	-	148,179	162,257	-	162,257
Total expenditure		148,179	-	148,179	162,257	-	162,257
Net expenditure and movement in funds		(37,325)	-	(37,325)	(43,715)	11,574	(32,141)
Reconciliation of funds:							
Fund balances at 1 January 2024		143,543	22,052	165,595	187,258	10,478	197,736
Fund balances at 31 December 2024		106,218	22,052	128,270	143,543	22,052	165,595

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

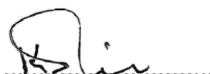
JEWISH BEREAVEMENT COUNSELLING SERVICE

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	10		37		1,912
Current assets					
Debtors	11	7,968		205	
Cash at bank and in hand		137,088		170,560	
		<u>145,056</u>		<u>170,765</u>	
Creditors: amounts falling due within one year	12	<u>(16,823)</u>		<u>(7,082)</u>	
Net current assets			<u>128,233</u>		<u>163,683</u>
Total assets less current liabilities			<u>128,270</u>		<u>165,595</u>
The funds of the charity					
Restricted income funds	14		22,052		22,052
Unrestricted funds	15		106,218		143,543
			<u>128,270</u>		<u>165,595</u>

The financial statements were approved by the Trustees on 27/08/25



Mr K Simons
Trustee

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

Jewish Bereavement Counselling Service is a charity. The registered office is JBCS, PO Box 875, Edgware, HA8 4WX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Trust Deed, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	25% on cost
--------------------------------	-------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	108,368	-	108,368	116,744	11,574	128,318

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	2,486	1,798

5 Expenditure on charitable activities

	Charitable expenditure 2024 £	Charitable expenditure 2023 £
Direct costs		
Staff costs	88,728	110,417
Depreciation and impairment	1,875	2,060
Bank charges	138	165
Training / Seminar	262	1,757
PPS & IT costs	10,487	9,276
Catering	9	200
Telephone	513	605
Supervisor payments	5,773	8,152
Travelling	214	215
Insurance	247	247
BACP annual membership	260	378
Others including gift	1,238	1,280
Marketing / Fundraising	22,799	23,575
Accounting	12,996	1,250
Consulting	-	40
Other charitable expenditure	2,640	2,640
	<u>148,179</u>	<u>162,257</u>
Analysis by fund		
Unrestricted funds	<u>148,179</u>	<u>162,257</u>

6 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,640	2,640
Depreciation of owned tangible fixed assets	1,875	2,060

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

7 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
	2	3
	<u>2</u>	<u>3</u>
Employment costs	2024	2023
	£	£
Wages and salaries	70,252	83,532
Social security costs	7,184	7,488
Other pension costs	11,292	19,397
	<u>88,728</u>	<u>110,417</u>
	<u>88,728</u>	<u>110,417</u>

The total employee benefits including pension contributions and employer's NI of the key management personnel were £66,200 (2023: £74,212).

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

9 Taxation

The charity is exempt from tax on income and gains to the extent that these are applied to its charitable activities.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

10 Tangible fixed assets		
		Fixtures, fittings & equipment £
Cost		
At 1 January 2024		9,209
At 31 December 2024		9,209
Depreciation and impairment		
At 1 January 2024		7,297
Depreciation charged in the year		1,875
At 31 December 2024		9,172
Carrying amount		
At 31 December 2024		37
At 31 December 2023		1,912
11 Debtors		
	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	7,968	205
	<u>7,968</u>	<u>205</u>
12 Creditors: amounts falling due within one year		
	2024	2023
	£	£
Trade creditors	14,068	770
Other creditors	115	365
Accruals and deferred income	2,640	5,947
	<u>16,823</u>	<u>7,082</u>
13 Retirement benefit schemes		
	2024	2023
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	11,292	19,397
	<u>11,292</u>	<u>19,397</u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024	Incoming resources	At 31 December 2024
	£	£	£
	22,052	-	22,052
	<u>22,052</u>	<u>-</u>	<u>22,052</u>
Previous year:			
	At 1 January 2023	Incoming resources	At 31 December 2023
	£	£	£
	10,478	11,574	22,052
	<u>10,478</u>	<u>11,574</u>	<u>22,052</u>

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	143,543	110,854	(148,179)	106,218
	<u>143,543</u>	<u>110,854</u>	<u>(148,179)</u>	<u>106,218</u>
Previous year:				
	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	187,258	118,542	(162,257)	143,543
	<u>187,258</u>	<u>118,542</u>	<u>(162,257)</u>	<u>143,543</u>

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

16 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	37	-	37
Current assets/(liabilities)	106,181	22,052	128,233
	<u>106,218</u>	<u>22,052</u>	<u>128,270</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 December 2023:			
Tangible assets	1,912	-	1,912
Current assets/(liabilities)	141,631	22,052	163,683
	<u>143,543</u>	<u>22,052</u>	<u>165,595</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

JEWISH BEREAVEMENT COUNSELLING SERVICE

England & Wales - Charity number 1047473

Accounts

Charity registration number 1047473

**JEWISH BEREAVEMENT COUNSELLING SERVICE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

JEWISH BEREAVEMENT COUNSELLING SERVICE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr K Simons Mrs B Shapiro Mr J A Silver
Charity number	1047473
Charity Office	JBCS PO Box 875 Edgware HA8 4WX
Independent examiner	Goldwins Limited 75 Maygrove Road West Hampstead London NW6 2EG
Bankers	Lloyds Bank plc 10 Hanover Square London W1R 0BT

JEWISH BEREAVEMENT COUNSELLING SERVICE

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JEWISH BEREAVEMENT COUNSELLING SERVICE

CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2023

We start by acknowledging the contribution made to our daily 'raison d'être' by Trisha Curtis, Barbara Freed and our relatively new Finance Administrator Nigel Presky. Usually added in at the end of our report, their input into our operation is 100%, and without their dedication to the ethos of JBCS we would not be able to cope with the increasing client numbers, and provide them with an A1 service as we do, so we mention them upfront and thank them for their generosity of time and spirit.

In the Accounts you will note a slight drop in donations from last year and this is simply explained by referring to the horrific events in Israel of October 7th., which understandably have resulted in donations to JBCS being reduced as donations are redirected to Israeli charities. It is also pertinent to mention that the increases in cost of living generally have adversely affected donations from clients.

We sincerely hope and pray for a resolution to the current situation that will see the remaining Hostages returned safely home and a plan for peace implemented. We continue to give support and counselling to those personally affected by the tragedy.

You will also note that expenditure increased in the 2023 year by some £53,000. This was partially due to a one off salary/pension contribution adjustment to Trisha & Barbara to compensate them for extra hours worked and holiday not taken essentially during the 'Covid' period plus additional salary costs as we upgraded our bookkeeping to a more professional level.

Moving Forward

In the next few months we shall be initiating our new Website which we believe will bring us technologically up to date and which we hope will make it easy for donations to be made online, answer many routine queries to clients and provide a stimulating interface to our work and the many facets of JBCS.

We also expect to formally appoint two new Trustees by the end of the year, whom we are confident will bring added expertise and vision to the Service.

Finally, we offer an enormous 'Thankyou' to those unsung workers behind the scenes: Volunteers, Volunteer Counsellors and the Supervisors, who are the backbone of JBCS, and without whom we could not operate as efficiently and comprehensively as we do, and if you are minded to being involved in JBCS please contact us for there are many areas where additional help is useful and even needed!


.....

Chairman

Date: 28/8/24...

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Trustees

Mr J A Silver, Mrs B Shapiro and Mr K Simons, served throughout the year. The power to appoint new or additional trustees is vested in the trustees.

Charity Status

The Trust is registered with the Charity Commission, number 1047473.

Objectives and activities

Constitution, objects and policies

The Charitable Trust is constituted by Trust Deed and its objectives are to apply the Trust Fund and Income thereof for the protection and preservation of mental health and the relief of suffering and distress caused by bereavement in particular by: -

- a. the provision of counselling to bereaved members of the Jewish Community;
- b. the provision of training for individuals who are or wish to become bereavement counsellors;
- c. the establishment and maintenance of a resource for the provision to the Jewish Community and the public at large of advice, information, research and experience in the field of bereavement and bereavement counselling.

The trustees are responsible for the day to day administration of the charity.

In planning the activities for the year, the trustees kept in mind the Charity Commission guidance on public benefit at the trustees' meetings.

Developments, Activities and Achievements

The Jewish Bereavement Counselling Service (JBCS) has for over 40 years offered confidential counselling to individuals, couples, children and families in the Jewish Community, who are experiencing loss and grief due to the death of a significant person in their lives.

Bereavement Counselling and support is offered on a one-to-one basis in person, online and by telephone, by trained and experienced volunteer counsellors. Counselling may assist in understanding one's feelings, identify additional support and readjust to a different lifestyle. Group counselling is also available and JBCS is proud to offer the following groups:

Stronger Together – for people (60+) who have lost a spouse or partner.

Butterflies - for mums and dads (of young children) who have lost a parent.

Bereaved Parents – for people bereaved of an adult child.

Bereavement during a Pandemic – for people bereaved during a pandemic.

Aftershock - for young adults (18 – 30 years) who have lost a parent.

Stepping Stones – or people (40 – 60 years) who have lost a spouse or partner.

JBCS supports the bereaved throughout the UK as well as internationally.

The charity relies on donations, bequests, fundraising and receives no government funding.

Public benefit

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Activities

2023 has been a very strange year. Any activities worth mentioning in the report, seem dwarfed into nothingness, when compared to the brutal October 7th massacre in Israel, where Jews have faced the worst atrocity since the Holocaust. Jewish Bereavement Counselling Service (JBCS) stepped up, as would be expected and has given support and counselling to those who have been either personally affected by the tragedy or have been completely traumatised from across the seas, and the length and depth of grief is enormous.

JBCS Losses & Gains

In May 2023 we moved into our new office at the Jewish Care facility - Betty and Asher Loftus Centre, Friern Barnet. We now have acquired a separate POB – this is a blessing as it has solved all of the postage problems of yesterday.

We have very sadly lost 4 of our most loyal and devoted long serving counsellors in Ruth Arnold, Ruth Judes, Rosemary Davidson and Deborah Goulden. They are sorely missed.

In return, we have welcomed on board Rebecca Redhouse (JBCS Supervisor) and Angela Taylor (Consultant Adviser) who have brought with them a wealth of professionalism, expertise and wisdom.

We have also taken on new accountants - Goldwins and whilst we have said goodbye to Ruth Plaut, we are also so grateful to have with us, the expertise of Nigel Presky, as the JBCS Finance Administrator.

Achievements and Performance

Yavneh College Borehamwood – Received a donation and gave a talk to students about the work of JBCS.

Training and Development of Counsellors - JBCS continues to provide ongoing training for its counsellors and supervisors during the year. Training reflects current and up to date thinking regarding bereavement, including enabling all counsellors to continue to provide a confidential and professional counselling service.

Marketing campaign to all synagogues, student organisations and schools regarding JBCS and its support groups.

Emergency Response Initiative Consortium (ERIC) – collaborative work with Jami, Norwood, CST, Pages to provide a professional response team to schools due to a suicide.

Client contact and client referrals have increased during this year and JBCS has supported more children and families.

Marketing campaign to all synagogues and schools regarding JBCS and its support groups.

Front door networking with Jewish Care

JBCS has trained and supported many Synagogue bereavement groups

JVN Conference – Engaging the next generation in volunteering

Margi Abeles delivered training to trainee Rabbis at the Sternberg Centre

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

DONATIONS FOR 2023

Thanks, and gratitude to all that gave to JBCS during the 2023 financial year.

We are thankful to **All Aboard** who have supported JBCS over many years, and this year to have specifically supported children and families.

We also give thanks to the **Jewish Joint Burial Society** (JJBS) for their grant towards recruitment and training of volunteer counsellors.

JBCS had 2 appeals during 2023 – the Pesach Appeal in April 2023 and the High Holy Day Appeal in September 2023.

January 2023		
04/01/2023	United Synagogue St John's Wood Ladies Guild	£500
16/01/2023	Anonymous	£7500
February 2023		
20/02/2023	Holy Law Broughton Community	£50
March 2023		
08/03/2023	All Aboard	£2000
14/03/2023	Betty Messenger Charitable Trust	£25000
20/03/2023	George Balint Charitable Trust	£300
22/03/2023	Shoresh Charitable Trust	£4000
April 2023		
01/04/2023	Yvonne Shiff Hardship Fund Fundraiser (Lance Ettinger Brighton Marathon)	£6594
May 2023		
16/05/2023	Jewish Joint Burial Society	£4000
30/05/2023	Miriam Wolinsky	£500
June 2023		
05/06/2023	Barbara Green	£5000
July 2023		
18/07/2023	Michael & Morven Heller Charitable Trust	£1000
24/07/2023	Ark of Noah	£2000
September 2023		
15/09/2023	All Aboard Shops	£2250
21/09/2023	Liberal Synagogue Elstree	£1961
October 2023		
27/10/2023	George Balint Charitable Trust	£500

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

Financial review

Details of the application of the charity's funds are shown in the Statement of Financial Activities on page 8 of the Financial Statements.

The charity's assets are held for the purposes of applying the Trust Fund and Income thereof for the purposes as specified in the Trust Deed dated 18 May 1995 and the Board of Trustees consider that the financial position of the charity at 31 December 2023 is satisfactory.

It is the policy of the charity to retain adequate liquid resources to meet the running costs and would enable activities to continue in the short term should funding drop significantly. The reserve fund at the end of the financial year is £165,595 (2022: £197,736) out of which £22,052 is restricted fund (2022: £10,478) and £143,543 (2022: £187,258) is unrestricted fund.

The trustees have examined the major strategic and operational risks which the charity faces. These are kept under review at regular Trustee meetings at which appropriate reports are presented to keep such risks to the minimum.

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and nine month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity was constituted by the Deed of Trust dated 18 May 1995.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Mr K Simons
Mrs B Shapiro
Mr J A Silver

Recruitment and appointment of trustees

In accordance with the Deeds of Trust and Amendment the Trustees may appoint new and additional Trustees and re-appoint Trustees by a resolution of the Trustees passed at a Trustees' meeting. There shall be at least three but no more than nine Trustees. The Trustees are required to retire by rotation every three years and may only hold office for a maximum continuous term of nine years.

The Trustees' report was approved by the Board of Trustees.



Mr K Simons
Trustee

Date: 28/8/24

JEWISH BEREAVEMENT COUNSELLING SERVICE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BEREAVEMENT COUNSELLING SERVICE

I report to the Trustees on my examination of the financial statements of Jewish Bereavement Counselling Service (the charity) for the year ended 31 December 2023.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Anthony Epton
Anthony Epton BA FCA CTA FCIE
Goldwins
Chartered accountants
75 Maygrove Road
West Hampstead
London
NW6 2EG

Dated: *4/9/2024*

JEWISH BEREAVEMENT COUNSELLING SERVICE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:							
Donations and legacies	3	116,744	11,574	128,318	132,393	-	132,393
Investments	4	1,798	-	1,798	46	-	46
Total income		118,542	11,574	130,116	132,439	-	132,439
Expenditure on:							
Charitable activities	5	162,257	-	162,257	89,014	20,200	109,214
Total expenditure		162,257	-	162,257	89,014	20,200	109,214
Net income/(expenditure) and movement in funds		(43,715)	11,574	(32,141)	43,425	(20,200)	23,225
Reconciliation of funds:							
Fund balances at 1 January 2023		187,258	10,478	197,736	143,833	30,678	174,511
Fund balances at 31 December 2023		143,543	22,052	165,595	187,258	10,478	197,736

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.


JEWISH BEREAVEMENT COUNSELLING SERVICE

BALANCE SHEET

AS AT 31 DECEMBER 2023

	Notes	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	10		1,912		3,972
Current assets					
Debtors	11	205		177	
Cash at bank and in hand		170,560		197,001	
		<u>170,765</u>		<u>197,178</u>	
Creditors: amounts falling due within one year	12	(7,082)		(3,414)	
Net current assets			163,683		193,764
Total assets less current liabilities			165,595		197,736
Net assets excluding pension liability			165,595		197,736
			<u><u> </u></u>		<u><u> </u></u>
The funds of the charity					
Restricted income funds	14	22,052		10,478	
Unrestricted funds		143,543		187,258	
		<u>165,595</u>		<u>197,736</u>	
			<u><u> </u></u>		<u><u> </u></u>

The financial statements were approved by the Trustees on 28/5/24


 Mr K Simons
 Trustee

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

Jewish Bereavement Counselling Service is a charity. The registered office is JBCS, PO Box 875, Edgware, HA8 4WX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Trust Deed, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	25% on cost
--------------------------------	-------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	116,744	11,574	128,318	132,393	-	132,393

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

4 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	1,798	46

5 Expenditure on charitable activities

	Charitable expenditure 2023 £	Charitable expenditure 2022 £
Direct costs		
Staff costs	110,417	76,190
Depreciation and impairment	2,060	2,060
Bank charges	165	73
Training / Seminar	1,757	639
PPS & IT costs	9,276	3,190
Catering	200	28
Telephone	605	330
Supervisor payments	8,152	4,973
Travelling	215	174
Insurance	247	247
BACP annual membership	378	368
Others including gift	1,280	800
Just giving	-	36
Marketing / Fundraising	23,575	17,466
Accounting	1,250	-
Consulting	40	-
Other charitable expenditure	2,640	2,640
	<u>162,257</u>	<u>109,214</u>
Analysis by fund		
Unrestricted funds	<u>162,257</u>	<u>109,214</u>

6 Net movement in funds

	2023 £	2022 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>2,060</u>	<u>2,060</u>

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

7 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
	3	3
	<u>3</u>	<u>3</u>

Employment costs

	2023	2022
	£	£
Wages and salaries	83,532	64,146
Social security costs	7,488	3,505
Other pension costs	19,397	8,539
	<u>110,417</u>	<u>76,190</u>

The total employee benefits including pension contributions and employer's NI of the key management personnel were £74,212 (2022: £55,476).

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

9 Taxation

The charity is exempt from tax on income and gains to the extent that these are applied to its charitable activities.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

10 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2023	9,209
At 31 December 2023	9,209
Depreciation and impairment	
At 1 January 2023	5,237
Depreciation charged in the year	2,060
At 31 December 2023	7,297
Carrying amount	
At 31 December 2023	1,912
At 31 December 2022	3,972

11 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	205	177

12 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	770	774
Other creditors	365	-
Accruals and deferred income	5,947	2,640
	7,082	3,414

13 Retirement benefit schemes

	2023 £	2022 £
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	19,397	8,539

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
	10,478	11,574	-	22,052
	<u>10,478</u>	<u>11,574</u>	<u>-</u>	<u>22,052</u>
Previous year:				
	At 1 January 2022	Incoming resources	Resources expended	At 31 December 2022
	£	£	£	£
	30,678	-	(20,200)	10,478
	<u>30,678</u>	<u>-</u>	<u>(20,200)</u>	<u>10,478</u>

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	187,258	118,542	(162,257)	143,543
	<u>187,258</u>	<u>118,542</u>	<u>(162,257)</u>	<u>143,543</u>
Previous year:				
	At 1 January 2022	Incoming resources	Resources expended	At 31 December 2022
	£	£	£	£
General funds	164,033	132,439	(109,214)	187,258
	<u>164,033</u>	<u>132,439</u>	<u>(109,214)</u>	<u>187,258</u>

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

16 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 December 2023:			
Tangible assets	1,912	-	1,912
Current assets/(liabilities)	141,631	22,052	163,683
	<u>143,543</u>	<u>22,052</u>	<u>165,595</u>
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
At 31 December 2022:			
Tangible assets	3,972	-	3,972
Current assets/(liabilities)	183,286	10,478	193,764
	<u>187,258</u>	<u>10,478</u>	<u>197,736</u>

17 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

JEWISH BEREAVEMENT COUNSELLING SERVICE

England & Wales - Charity number 1047473

Accounts

Charity registration number 1047473

**JEWISH BEREAVEMENT COUNSELLING SERVICE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

JEWISH BEREAVEMENT COUNSELLING SERVICE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr K Simons Mrs B Shapiro Mr J A Silver
Charity number	1047473
Charity Office	JBCS PO Box 875 Edgware HA8 4WX
Independent examiner	Goldwins Limited 75 Maygrove Road West Hampstead London NW6 2EG
Bankers	Lloyds Bank plc 10 Hanover Square London W1R 0BT

JEWISH BEREAVEMENT COUNSELLING SERVICE

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JEWISH BEREAVEMENT COUNSELLING SERVICE

CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2022

Whilst 2020-21 was, and will always be remembered, as a very difficult year in operational terms and consequently for our clients, there is no doubt that we are still not out of the woods. True, the Covid pandemic seems now to have morphed into a disease that we are learning to cope with on probably an ongoing basis. However, the increased workload on our staff and volunteers has been substantial and we must pay tribute to their ongoing dedication in dealing with the various client problems resulting from the pandemic apart from bereavement.

During the past years JBCS has seen referrals triple and this large number of new referrals and enquiries has not abated, particularly due to the lack of mental health services within the NHS. Adapting our modus operandi to suit the exigencies of the pandemic has meant that we have continued to provide online, telephone and in person bereavement counselling. This has expanded our ability to offer our services Nationwide.

We were faced with the difficulties of having to relocate our office in Golders Green and for the past few years our staff have been working from home. Recently Jewish Care have agreed to renting a room to JBCS in Friern Barnet and this move will be in 2023. Most of our files were kept in storage and we would like to pay tribute to our staff who had to manage a difficult move with all the glitches that occurred.

Fundraising continues as a necessary backbone of our financial viability and fortunately more Synagogues/communities are appreciating our worth by making donations (as per listed below) and individuals continue to support us with their generous donations. (For privacy and security reasons we do not list these donors publicly). We also are recipients of various grants from charitable foundations usually for a specific project within the ambit of our operations.

Plans are afoot in the coming year to increase our number of Trustees (particularly people who are experienced at fundraising, administration, and marketing) to ensure we have a strong team leading us forward.

On behalf of the Trustees, I would like to put on record our appreciation of the dedication to JBCS shown by Trisha Curtis, Barbara Freed & Ruth Plaut, together with our Volunteer Counsellors, Volunteers, and Supervisors who together form the foundation of our Charity.



Chairman

Date: 1 September 2023

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Trustees

Mr J A Silver, Mrs B Shapiro and Mr K Simons, served throughout the year. The power to appoint new or additional trustees is vested in the trustees.

Charity Status

The Trust is registered with the Charity Commission, number 1047473.

Objectives and activities

Constitution, objects and policies

The Charitable Trust is constituted by Trust Deed and its objectives are to apply the Trust Fund and Income thereof for the protection and preservation of mental health and the relief of suffering and distress caused by bereavement in particular by: -

- a. the provision of counselling to bereaved members of the Jewish Community;
- b. the provision of training for individuals who are or wish to become bereavement counsellors;
- c. the establishment and maintenance of a resource for the provision to the Jewish Community and the public at large of advice, information, research and experience in the field of bereavement and bereavement counselling.

The trustees are responsible for the day to day administration of the charity.

In planning the activities for the year, the trustees kept in mind the Charity Commission guidance on public benefit at the trustees' meetings.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The Jewish Bereavement Counselling Service (JBSC) offers confidential counselling to individuals, couples, children, and families in the Jewish Community who are grieving due to a death of a significant person. JBSC has a team of professionally trained volunteer Counsellors, plus a professional team of Supervisors and Trainers. Counselling is offered in person, online and telephone and can support people Nationwide.

In addition, JBSC provides bereavement support groups –

Stronger Together – for people (60+) who have lost a partner or spouse

Butterflies - for mums and dads (of young children) who have lost a parent

Bereaved Parents – for people bereaved of an adult child

Bereavement during a Pandemic – for people bereaved during a pandemic

Aftershock - for young adults (18 – 30 years) who have lost a parent

Stepping Stones – for people (40 – 60 years) who have lost a partner

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

DONATIONS FOR 2022

JBCS had 2 appeals during 2022 – the Pesach Appeal in April 2022 and the High Holy Day Appeal in September 2022.

January 2022		
09/01/2022	Anonymous	£7500
February 2022		
02/02/2022	New North London Synagogue Gift Aid – from RH 2021	£622.75
09/02/2022	Cecil Rosen Foundation (Jewish Blind & Disabled JBD)	£1000
16/02/2022	British Transport Police	£250
March 2022		
01/03/2022	Finchley United - Annual donation	£1000
April 2022		
01/04/2022	Shoresh Charitable Trust	3983.00
08/04/2022	All Aboard	3000.00
19/04/2022	Jewish Joint Burial Society (JJBS)	3500.00
26/04/2022	Leicester Hebrew Congregation (for HHD 2021)	1275.00
May 2022		
04/05/2022	Sha arei Tsedek	2105.00
17/05/2022	Chloe Greenberg (In memory of Ros Greenberg - passed JBCS Counsellor)	183.00
23/05/2022	Masonic Charitable Fund	350.00
July 2022		
20/07/2022	The Davis Foundation	2500.00
22/07/2022	St Johns Wood US 2021 HHD appeal 2nd tranche	2122.63
August 2022		
10/08/2022	New North London Synagogue	14607.55
31/08/2022	Ark of Noah	3000.00
September 2022		
01/09/2022	Rofeh Trust - Martin&Ruth Dunitz	250.00
20/09/2022	All Aboard	2500.00
29/09/2022	Hyman Gerstler CT (HGCT)	5000.00

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

November 2022		
29/11/2022	New North London Synagogue - Pesach 2022 Appeal Gift Aid	2250.68
December 2022		
15/12/2022	Finchley Synagogue US	1000.00

With thanks and gratitude to all that gave to JBCS during the 2022 financial year.

We are thankful to **ALL ABOARD** who have supported our service over many years – this year for their grant towards supporting children and families as well as JBCS recruitment of new counsellors.

We also give thanks to the **JEWISH JOINT BURIAL SOCIETY (JJBS)** for their grant to the charity – this year benefitting children and families in providing relief and support, following heartbreaking losses of loved ones.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance

The following achievements and activities are listed below for 2022:

- **Yavneh College**
Yavneh College in Borehamwood, included JBCS as one of the chosen charities they would support throughout the academic year. All money raised was to be split 3- ways with 2 other charities. A 20 -minute activity, that would benefit JBCS, was done by 150 + pupils, in the making of beautiful cards and bookmarks for JBCS volunteers and clients.
- **JBCS Office in Storage**
Since the pandemic, JBCS lost its office in Otto Schiff and has had all its office belongings in storage. This has proved extremely difficult for the charity during the year.
- **Change of Address**
JBCS changed its postal address from 221 Golders Green Road, London, NW119DQ to: JBCS, PO Box 875, Edgware, HA8 4WX
- **JBCS employed Ruth Plaut** in January as our part time Financial and General Administrator, and she is working on the Xero accounting system.
- **10 Trainee counsellors** were recruited to begin training in 2023.
- **1 new professional Supervisor** was recruited – Rebecca Redhouse to join our team of Supervisors.
- **Training and Development of Counsellors** - JBCS continues to provide ongoing training for its counsellors and supervisors during the year. Training reflected current and up to date thinking regarding bereavement, including enabling all counsellors to continue to provide a confidential and professional counselling service.
- **Client contact and client referrals** have trebled since 2021 and JBCS has been supporting more families than in the past few years.
- **Emergency Response Initiative Consortium (ERIC)** - Collaborative work with Jami, Norwood, CST and JBCS to develop a response team in schools due to a suicide.
- **Marketing campaign** to all synagogues, student organisations and schools regarding JBCS and its support groups.
- **Front door networking with Jewish Care**
- **Collaborative work with the British Transport Police Fatalities Unit**
- **JBCS has trained and supported many Synagogues' bereavement visitors.**
- **London Jewish Forum – JBCS was involved in the production of their information leaflet.**

Financial review

Details of the application of the charity's funds are shown in the Statement of Financial Activities on page 8 of the Financial Statements.

The charity's assets are held for the purposes of applying the Trust Fund and Income thereof for the purposes as specified in the Trust Deed dated 18 May 1995 and the Board of Trustees consider that the financial position of the charity at 31 December 2022 is satisfactory.

It is the policy of the charity to retain adequate liquid resources to meet the running costs and would enable activities to continue in the short term should funding drop significantly. The reserve fund at the end of the financial year is £197,736 (2021: £174,511) out of which £10,478 is restricted fund (2021: £30,678) and £187,258 (2021: £143,833) is unrestricted fund.

The trustees have examined the major strategic and operational risks which the charity faces. These are kept under review at regular Trustee meetings at which appropriate reports are presented to keep such risks to the minimum.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and nine month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Structure, governance and management

The charity was constituted by the Deed of Trust dated 18 May 1995.

The Trustees who served during the year and up to the date of signature of the financial statements were:

Mr K Simons

Mrs B Shapiro

Mr J A Silver

In accordance with the Deeds of Trust and Amendment the Trustees may appoint new and additional Trustees and re-appoint Trustees by a resolution of the Trustees passed at a Trustees' meeting. There shall be at least three but no more than nine Trustees. The Trustees are required to retire by rotation every three years and may only hold office for a maximum continuous term of nine years.

The Trustees' report was approved by the Board of Trustees.



Mr K Simons

Trustee

1 September 2023

JEWISH BEREAVEMENT COUNSELLING SERVICE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BEREAVEMENT COUNSELLING SERVICE

I report to the Trustees on my examination of the financial statements of Jewish Bereavement Counselling Service (the charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Anthony Epton

Anthony Epton BA FCA CTA FCIE

Goldwins

Chartered accountants

75 Maygrove Road

West Hampstead

London

NW6 2EG

Dated: 1 September 2023

JEWISH BEREAVEMENT COUNSELLING SERVICE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
<u>Income from:</u>							
Donations and legacies	3	132,393	-	132,393	152,234	-	152,234
Investments	4	46	-	46	151	-	151
Total income		132,439	-	132,439	152,385	-	152,385
<u>Expenditure on:</u>							
Charitable activities	5	89,014	20,200	109,214	125,422	-	125,422
Net income for the year/ Net movement in funds		43,425	(20,200)	23,225	26,963	-	26,963
Fund balances at 1 January 2022		143,833	30,678	174,511	116,870	30,678	147,548
Fund balances at 31 December 2022		187,258	10,478	197,736	143,833	30,678	174,511

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

JEWISH BEREAVEMENT COUNSELLING SERVICE

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	9		3,972		5,882
Current assets					
Debtors	10	177		840	
Cash at bank and in hand		197,001		176,283	
		<u>197,178</u>		<u>177,123</u>	
Creditors: amounts falling due within one year	11	<u>(3,414)</u>		<u>(8,494)</u>	
Net current assets			193,764		168,629
Total assets less current liabilities			<u>197,736</u>		<u>174,511</u>
Income funds					
Restricted funds	12		10,478		30,678
Unrestricted funds			187,258		143,833
			<u>197,736</u>		<u>174,511</u>

The financial statements were approved by the Trustees on 1 September 2023



Mr K Simons
Trustee

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Jewish Bereavement Counselling Service is a charity. The registered office is JBCS, PO Box 875, Edgware, HA8 4WX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Trust Deed, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	25% on cost
--------------------------------	-------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	132,393	152,234

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	46	151

5 Charitable activities

	Charitable Expenditure	Charitable Expenditure
	2022	2021
	£	£
Staff costs	76,190	74,519
Depreciation and impairment	2,060	2,073
Bank charges	73	133
Training / Seminar	639	1,242
PPS & IT costs	3,190	3,915
Catering	28	86
Telephone	330	549
Supervisor payments	4,973	9,420
Travelling	174	66
Insurance	247	247
BACP annual membership	368	260
Others including gift	800	348
Just giving	36	216
Marketing / Fundraising	17,466	16,564
Accounting	-	6,313
Consulting	-	4,671
Independent examiner fee	2,640	4,800
	<u>109,214</u>	<u>125,422</u>
	<u>109,214</u>	<u>125,422</u>
Analysis by fund		
Unrestricted funds	89,014	125,422
Restricted funds	20,200	-
	<u>109,214</u>	<u>125,422</u>

6 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

7 Employees

The average monthly number of employees during the year was:

2022 Number	2021 Number
3	2

Employment costs

	2022 £	2021 £
Wages and salaries	64,146	62,110
Social security costs	3,505	4,897
Other pension costs	8,539	7,512
	<u>76,190</u>	<u>74,519</u>

The total employee benefits including pension contributions and employer's NI of the key management personnel were £49,467.

There were no employees whose annual remuneration was more than £60,000.

8 Taxation

The charity is exempt from tax on income and gains to the extent that these are applied to its charitable activities.

9 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 1 January 2022	9,059
Additions	150
At 31 December 2022	<u>9,209</u>
Depreciation and impairment	
At 1 January 2022	3,177
Depreciation charged in the year	2,060
At 31 December 2022	<u>5,237</u>
Carrying amount	
At 31 December 2022	<u>3,972</u>
At 31 December 2021	<u>5,882</u>

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

10 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Trade debtors	177	840
	<u>177</u>	<u>840</u>

11 Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	774	3,694
Accruals and deferred income	2,640	4,800
	<u>3,414</u>	<u>8,494</u>

12 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2022	Resources expended	Balance at 31 December 2022
	£	£	£
	30,678	(20,200)	10,478
	<u>30,678</u>	<u>(20,200)</u>	<u>10,478</u>

13 Analysis of net assets between funds

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total Unrestricted funds 2022 £	Total Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 December 2022 are represented by:						
Tangible assets	3,972	-	3,972	5,882	-	5,882
Current assets/(liabilities)	183,286	10,478	193,764	137,951	30,678	168,629
	<u>187,258</u>	<u>10,478</u>	<u>197,736</u>	<u>143,833</u>	<u>30,678</u>	<u>174,511</u>

14 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

JEWISH BEREAVEMENT COUNSELLING SERVICE

England & Wales - Charity number 1047473

Accounts

Charity registration number 1047473

JEWISH BEREAVEMENT COUNSELLING SERVICE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

JEWISH BEREAVEMENT COUNSELLING SERVICE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J A Silver Mrs B Shapiro Mr K Simons
Governing Document And Constitution	Trust Deed dated 18 May 1995, as an unincorporated association
Charity number	1047473
Charity Office	Maurice & Vivienne Wohl Campus 221 Golders Green Road London W1R 0BT
Independent examiner	Daniel Howarth FCA Carter Backer Winter LLP Chartered Accountants 66 Prescott Street London E1 8NN
Bankers	Lloyds TSB plc 10 Hanover Square London W1R 0BT

JEWISH BEREAVEMENT COUNSELLING SERVICE

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JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their annual report and financial statements for the year ended 31 December 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Deed of Trust, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019).

Objectives and activities

Trustees

Mr K Simons, J A Silver and Mrs B Shapiro served throughout the year. The power to appoint new or additional trustees is vested in the trustees.

Charity Status

The Trust is registered with the Charity Commission, number 1047473.

Constitution, objects and policies

The Charitable Trust is constituted by Trust Deed and its objectives are to apply the Trust Fund and Income thereof for the protection and preservation of mental health and the relief of suffering and distress caused by bereavement in particular by: -

- a. the provision of counselling to bereaved members of the Jewish Community;
- b. the provision of training for individuals who are or wish to become bereavement counsellors;
- c. the establishment and maintenance of a resource for the provision to the Jewish Community and the public at large of advice, information, research and experience in the field of bereavement and bereavement counselling.

The trustees are responsible for the day to day administration of the charity.

In planning the activities for the year, the trustees kept in mind the Charity Commission guidance on public benefit at the trustees' meetings.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

INTRODUCTION

The Jewish Bereavement Counselling Service (JBCS) offers confidential counselling to individuals, couples, children, and families in the Jewish Community who are grieving due to a death of a significant person. JBCS has a team of professionally trained volunteer Counsellors, plus a professional team of Supervisors and Trainers.

In addition to one-to-one counselling, JBCS also provides bereavement support groups –

Bereavement during Covid 19 – for people bereaved during the virus

Bereaved Parents – for people bereaved of an adult child

Stronger Together – for people (60+) who have lost a partner or spouse

Butterflies - for mums and dads (of young children) who have lost a parent

Aftershock - for young adults (18 – 30 years) who have lost a parent

Stepping Stones – for people (40 – 60 years) who have lost a partner

2020-2021 will always be remembered as some of the most difficult years. The impact of the Covid19 pandemic created extremely painful experiences and hardship for the Jewish Community, with a disproportionate number of deaths within the community. Referrals to JBCS tripled since the start of the pandemic.

The demands for counselling have put an enormous strain on our volunteer counsellors who have risen to the challenge and supported many more clients during the pandemic.

We are now working with clients who present with post trauma and complicated grief because of the pandemic.

In response to this crisis, JBCS rose to the challenge, adapting and modifying its ways and in so doing, managed to deliver both one-to-one counselling and support groups via telephone and online, and can support people Nationwide.

The Covid19 pandemic forced JBCS staff - Counsellors, Supervisors and Administrative team to adapt their ways of working. Telephone and electronic media conference calling in the form of zoom, Microsoft Teams, skype and WhatsApp became the way that counselling, support groups, meetings and training were conducted. Since providing counselling services online, JBCS has been able to work with more clients from all over the UK, and abroad.

JBCS saw the return of past counsellors to assist in the additional demand that the pandemic placed on the charity. Suzy Richman continued in her role as Project Worker until the first half of the year.

We thank A-Spire and Vlada in assisting JBCS throughout the year by setting up the Xero accounting system.

In addition to mastering Zoom, JBCS welcomed in TEAMS, Square, Amazon Smile and XERO as part of the new technologies required.

Additionally, client contact and client referrals trebled in 2021

JBCS relies solely on donations and grants, as well as its own fundraising, to deliver a professional and ongoing service. The response from both Jewish organisations, particularly various Synagogues, individuals, as well as organisations in the wider UK community, has reflected in the charity revenue, as all recognise the value of bereavement counselling at this time.

JBCS had 2 appeals during 2021 – the Pesach Appeal in April 2021 and the High Holy Day Appeal in September 2021.

The donations below included some but **not all** of the above appeal donations, whilst other donations came by way of general donations or grants.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

ACHIEVEMENTS & ACTIVITIES

The following achievements and activities are listed below:

- **National Grief Awareness Campaign (NGAW21)** - National grief awareness week – is driven by the Good Grief Trust
- **Additional JBCS support group -Bereavement during Covid19** – for people bereaved during the virus, held weekly, this group is facilitated by professionally trained JBCS counsellors, and is for anyone affected by bereavement during the pandemic.
- **Additional Butterflies and Stronger Together JBCS Support group.**
- **Limmud** - JBCS had an online presence at the Limmud Conference in December.
- **Training and Development of Counsellors** - JBCS continues to provide ongoing training for its counsellors and supervisors during 2021. Training reflected current and up to date thinking regarding bereavement, including enabling all counsellors to continue to provide a confidential and professional counselling service.
- **JBCS Synagogue Talks** - JBCS have throughout the year, given talks on bereavement to synagogues and related groups.
- **JVN Heartbeat Awards** - The JBCS team of counsellors were nominated
 - **JBCS had many articles in the Jewish Press**
 - **JBCS recruited and trained 8 additional counsellors**
- **JBCS recruited three additional Supervisors**
- **Supporting Rabbis** – through supervision and talks to synagogue congregations
- **Discussions and involvement with the London Jewish Forum and the GLC** – who are instrumental in disseminating information to Local Authorities to make sure JBCS is included on relevant websites
- **Appointment of a Specialist Communicator/Fundraiser** – to help with JBCS presence on social media and other digital platforms
- **Emergency Response Initiative Consortium (ERIC)** - Collaborative work with Jami, Norwood, CST and JBCS to develop and deliver a response team in schools due to a suicide.
- **Supporting other Jewish and non-Jewish organisations** - when there has been a death i.e. Kisharon, Langdons, JAMH, JBD, Jewish Care, GPs and other medical staff and local authorities.
- **Support to the British Transport Police Fatalities Unit**
- **Collaborative work with Willesden Cemetery and JW3** - JBCS presence at the Death Café & JW3 death café for under 40s
- **Recruitment of orthodox male and female counsellors** – to be able to provide a service particularly in Stamford Hill as well as other areas
- **Marketing campaign** to all synagogues, student organisations and the Jewish community.
- **JBCS involvement at the JLC and JPR mental health meetings.**
- **Partnership discussions with Raphael and JLC**
- **Front door networking with Jewish Care**
- **Al-Khoei Foundaton's Interfaith week event on Grief and Bereavment** – JBCS involvement on how to support people who are bereaved
- **Recruitment of Ruth Plaut, Finance & General Administrator**

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

DONATIONS

JBCS relies solely on donations and grants, as well as its own fundraising to enable it to continue to deliver a professional service. We are very grateful for all donations, and would like to thank all of our donors for their generosity including:

January 2021	David & Ruth Lewis Family Trust	£1000
	St John's Wood Women's Guild	£1000
	Radlett Reform Synagogue	£8035.36
	Shack Charitable Trust	£500
February 2021	Finchley Synagogue (from 2020 appeal)	£5000
	Edgware & Hendon Reform Synagogue	£3484.96
	Ealing Liberal Synagogue	£700
	New North London Synagogue (Gift Aid)	£2482.32
March 2021	Jewish Leadership Council	£2500
	Shoresh Charitable Trust	£4483
April 2021	Jewish Burial Hoop Lane	£504.38
	Haber Charitable Trust	£500
	Park Lane Charitable Trust	£300
	Nexus CP Plus	£750
May 2021	Jewish Joint Burial Society	£4400
June 2021	Finchley Reform Synagogue	£150
August 2021	Postcode Society Grant	£19,950
September 2021	Rofeh Trust	£250
	Yamen Charitable Trust	£500
	Greenbaum Family	£1800
	North Finchley Synagogue	£1500
	Regent	£1000
October 2021	All Aboard	£1500
	Kol Chai Community	£185
November 2021	Holy Law S Broughton	£60.33
	Betty Messenger Foundation	£3000
December 2021	St John's Wood United Synagogue	£10,714.62
	Heller Charity	£1000

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Financial review

Details of the application of the charity's funds are shown in the Statement of Financial Activities on page 8 of the Financial Statements.

The charity's assets are held for the purposes of applying the Trust Fund and Income thereof for the purposes as specified in the Trust Deed dated 18 May 1995 and the Board of Trustees consider that the financial position of the charity at 31 December 2021 is satisfactory.

It is the policy of the charity to retain adequate liquid resources to meet at least 3 months running costs and would enable activities to continue in the short term should funding drop significantly. The amount of reserves at the end of the financial year amounted to £179,311 (2020: £147,548).

The trustees have examined the major strategic and operational risks which the charity faces. These are kept under review at regular Trustee meetings at which appropriate reports are presented to keep such risks to the minimum.

Structure, governance and management

The Trust was constituted by the Deed of Trust dated 18 May 1995.

The trustees who served during the year and up to the date of signature of the financial statements were:

J A Silver
Mrs B Shapiro
Mr K Simons

In accordance with the Deeds of Trust and Amendment the Trustees may appoint new and additional Trustees and re-appoint Trustees by a resolution of the Trustees passed at a Trustees' meeting. There shall be at least three but no more than nine Trustees. The Trustees are required to retire by rotation every three years and may only hold office for a maximum continuous term of nine years.

The trustees' report was approved by the Board of Trustees.

Mr K Simons

Dated: 21 October 2022

JEWISH BEREAVEMENT COUNSELLING SERVICE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BEREAVEMENT COUNSELLING SERVICE

I report to the trustees on my examination of the financial statements of Jewish Bereavement Counselling Service (the charity) for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Daniel Howarth (Independent Examiner)

For and on behalf of
Carter Backer Winter LLP

66 Prescott Street
London
E1 8NN

Dated: 21 October 2022

JEWISH BEREAVEMENT COUNSELLING SERVICE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:							
Donations and legacies	2	152,234	-	152,234	149,716	20,478	170,194
Investments	3	151	-	151	369	-	369
Total income		<u>152,385</u>	<u>-</u>	<u>152,385</u>	<u>150,085</u>	<u>20,478</u>	<u>170,563</u>
Expenditure on:							
Charitable activities	4	125,422	-	125,422	110,439	-	110,439
Net income for the year/ Net movement in funds		26,963	-	26,963	39,646	20,478	60,124
Fund balances at 1 January 2021		116,870	30,678	147,548	77,224	10,200	87,424
Fund balances at 31 December 2021		<u>143,833</u>	<u>30,678</u>	<u>174,511</u>	<u>116,870</u>	<u>30,678</u>	<u>147,548</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

JEWISH BEREAVEMENT COUNSELLING SERVICE

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	7		5,882		4,945
Current assets					
Debtors	8	840		-	
Cash at bank and in hand		176,283		142,603	
		<u>177,123</u>		<u>142,603</u>	
Creditors: amounts falling due within one year	9	<u>(8,494)</u>		<u>-</u>	
Net current assets			168,629		142,603
Total assets less current liabilities			<u>174,511</u>		<u>147,548</u>
Income funds					
Restricted funds			30,678		30,678
Unrestricted funds			143,833		116,870
			<u>174,511</u>		<u>147,548</u>

The financial statements were approved by the Trustees on 20 October 2022

Mr K Simons
Trustee

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

Jewish Bereavement Counselling Service is a charity located in Golders Green. The registered office is c/o Maurice & Vivienne Wohi Campus, 221 Golders Green Road, London, NW11 9DQ

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Deed of Trust, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

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.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	25%
---------------------	-----

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2021	2020	2020	2020
	£	£	£	£
Donations and gifts	152,234	149,716	20,478	170,194

3 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	151	369

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

4 Charitable activities

	Charitable Expenditure 2021 £	Total 2021 £	Charitable Expenditure 2020 £
Staff costs	74,519	74,519	64,792
Depreciation and impairment	2,073	2,073	427
Postage	-	-	527
Room hire	133	133	115
Training / Seminar	1,242	1,242	894
PPS	3,916	3,916	4,985
Catering	86	86	258
Mobile TC	549	549	462
Supervisor payments	9,420	9,420	8,500
Travel	66	66	180
Insurance	247	247	247
BACP annual membership	260	260	450
Other inc gifts	348	348	3,278
Just giving	216	216	216
Marketing / Fundraising	16,564	16,564	25,108
Accounting	6,313	6,313	-
Consulting	4,671	4,671	-
Independent examiner fee	4,800	4,800	-
	<u>125,423</u>	<u>125,422</u>	<u>110,439</u>
	<u>125,423</u>	<u>125,422</u>	<u>110,439</u>

5 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

6 Employees

	2021 Number	2020 Number
Administration	<u>2</u>	<u>2</u>

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

6 Employees	(Continued)	
Employment costs	2021	2020
	£	£
Wages and salaries	62,110	64,792
Social security costs	4,897	-
Other pension costs	7,512	-
	<u>74,519</u>	<u>64,792</u>
	<u><u>74,519</u></u>	<u><u>64,792</u></u>

There were no employees whose annual remuneration was more than £60,000.

7 Tangible fixed assets	Plant and equipment
	£
Cost	
At 1 January 2021	6,049
Additions	3,010
	<u>9,059</u>
At 31 December 2021	9,059
Depreciation and impairment	
At 1 January 2021	1,104
Depreciation charged in the year	2,073
	<u>3,177</u>
At 31 December 2021	3,177
Carrying amount	
At 31 December 2021	<u>5,882</u>
At 31 December 2020	<u><u>4,945</u></u>

8 Debtors	2021	2020
	£	£
Amounts falling due within one year:		
Trade debtors	840	-
	<u>840</u>	<u>-</u>

9 Creditors: amounts falling due within one year	2021	2020
	£	£
Trade creditors	3,694	-
Accruals and deferred income	4,800	-
	<u>8,494</u>	<u>-</u>
	<u><u>8,494</u></u>	<u><u>-</u></u>

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

10 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 December 2021 are represented by:						
Tangible assets	5,882	-	5,882	4,945	-	4,945
Current assets/(liabilities)	168,629	-	168,629	142,603	-	142,603
	<u>174,511</u>	<u>-</u>	<u>174,511</u>	<u>147,548</u>	<u>-</u>	<u>147,548</u>

11 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

JEWISH BEREAVEMENT COUNSELLING SERVICE

England & Wales - Charity number 1047473

Accounts

Charity Registration No. 1047473

**JEWISH BEREAVEMENT COUNSELLING SERVICE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

JEWISH BEREAVEMENT COUNSELLING SERVICE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	J A Silver Mrs B Shapiro Mr K Simons
Governing Document And Constitution	Trust Deed dated 18 May 1995, as an unincorporated association
Charity number	1047473
Charity Office	Maurice & Vivienne Wohl Campus 221 Golders Green Road London W1R 0BT
Independent examiner	Edward Tsui FCA Carter Backer Winter LLP Chartered Accountants 66 Prescott Street London E1 8NN
Bankers	Lloyds TSB plc 10 Hanover Square London W1R 0BT

JEWISH BEREAVEMENT COUNSELLING SERVICE

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JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report and financial statements for the year ended 31 December 2020.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Deed of Trust, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019).

Objectives and activities

Trustees

Mr K Simons, J A Silver and Mrs B Shapiro served throughout the year. The power to appoint new or additional trustees is vested in the trustees.

Charity Status

The Trust is registered with the Charity Commission, number 1047473.

Constitution, objects and policies

The Charitable Trust is constituted by Trust Deed and its objectives are to apply the Trust Fund and Income thereof for the protection and preservation of mental health and the relief of suffering and distress caused by bereavement in particular by: -

- a. the provision of counselling to bereaved members of the Jewish Community;
- b. the provision of training for individuals who are or wish to become bereavement counsellors;
- c. the establishment and maintenance of a resource for the provision to the Jewish Community and the public at large of advice, information, research and experience in the field of bereavement and bereavement counselling.

The trustees are responsible for the day to day administration of the charity.

In planning the activities for the year, the trustees kept in mind the Charity Commission guidance on public benefit at the trustees' meetings.

INTRODUCTION

The Jewish Bereavement Counselling Service offers confidential counselling to individuals, couples, children and families in the Jewish Community who are experiencing loss.

In addition to one-to-one counselling, JBCS also provides bereavement support groups.

2020 will always be remembered as one of the most difficult years. The impact of the COVID-19 pandemic created extremely painful experiences and hardship for the Jewish Community, with a disproportionate amount of deaths within the community.

The demands for counselling have put an enormous strain on our volunteer counsellors who have risen to the challenge and supported many more clients during the pandemic.

In response to this crisis, JBCS rose to the challenge, adapting and modifying its ways and in so doing, managed to deliver both one-to-one counselling and support groups via telephone and online means.

JBCS relies solely on donations and grants, as well as its own fundraising, to deliver a professional and ongoing service. The response from both Jewish organisations and individuals as well as organisations in the wider UK community, has reflected in the charity revenue, as all recognise the value of bereavement counselling at this time.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

ACHIEVEMENTS & ACTIVITIES

The COVID-19 pandemic forced JBCS staff, counsellors and supervisors to change their way of working. Telephone and electronic media conference calling in the form of Zoom, Microsoft Teams, Skype and WhatsApp became the way that counselling, support groups, meetings and training were conducted.

Since providing counselling services online, JBCS has been able to work with more clients from all over the UK. JBCS saw the return of past counsellors to assist in the additional demand that the pandemic placed on the charity. We were fortunate enough to get Suzy Richman on board as our Project Worker on contract. So too, did we say goodbye to our trusted Ian Katz who helped enormously on the figures and accounting side.

In addition to mastering Zoom, JBCS welcomed in TEAMS, Square, Amazon Smile and XERO as part of the new technologies required.

Additionally, client contact and client referrals have doubled in 2020

The following achievements and activities are listed as below:

- **National Grief Awareness Campaign (NGAW20)**
National grief awareness week – is driven by the Good Grief Trust of which JBCS are members
- **New JBCS support group -Bereavement during Covid19** – for people bereaved during the virus, held weekly, this group is facilitated by professionally trained JBCS counsellors, and is for anyone affected by bereavement during the pandemic.
- **Limmud**
JBCS spoke at the Limmud Conference on grief.
- **Training and Development of Counsellors**
JBCS continued to provide ongoing training for its counsellors and supervisors during 2020. Training reflected current and up to date thinking regarding bereavement, including enabling all counsellors to continue to provide a professional service online and over the telephone.
- **JBCS Synagogue Talks**
JBCS has, on many occasions throughout the year, given talks on bereavement to synagogues and related groups.
- **JVN Heartbeat Awards**
The JBCS team of counsellors were nominated
- **Suicide First Aid Training (JAMI)**
Conducted by JAMI, attended by counsellors, supervisors and JBCS staff
- **Jewish Chronicle, Charity Supplement**
JBCS editorial done by JBCS Chairman Keith Simons - 14 February 2020
- **Many articles in the Jewish Press**
- **Café Ivriah at Finchley Progressive Synagogue (FPS)**
High Holy Day Charities and Presentations –JBCS manager presented via Zoom.
- **Borehamwood & Elstree Synagogues (BES)**
Supervisors Margi Abeles and Sheila Mattison supported members from BES who had been bereaved during the Coronavirus pandemic – July 2020.
- **JBCS recruited and trained 8 additional counsellors**
- **JBCS trained new volunteer counsellors** - recruited in 2019 but trained at the beginning of 2020
- **JBCS recruited three additional Supervisors**
- **Appointment of a Project Worker – Suzy Richman**
- **Supporting Rabbis – through supervision and talks to synagogue congregations by Margi Abeles and Sheila Mattison**

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

- **Online talks to Synagogues**
- **Involvement with the London Forum** – who are instrumental in disseminating information to Local Authorities to make sure JBCS is included on relevant websites
- **Development of a new Website**
- **Appointment of a Specialist Communicator/Fundraiser** – to help with JBCS presence on social media and other digital platforms
- **Emergency Response Initiative Consortium (ERIC)** - Collaborative work with Jami, Norwood, CST and JBCS to develop a response team in schools due to a suicide.
- **Supporting other Jewish and non-Jewish organisations** - when there has been a death i.e. Kisharon, Jewish Care, GPs and other medical staff and local authorities.
- **Collaborative work with Willesden Cemetery and JW3** - JBCS presence at the Death Café & JW3 death café for under 40.
- **Recruitment of orthodox male and female counsellors** – to be able to provide a service particularly in Stamford Hill as well as other areas
- **Marketing campaign** to all synagogues, student organisations.
- **JBCS involvement at the JLC and JPR mental health meetings**

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

DONATIONS

JBCS relies solely on donations and grants, as well as its own fundraising to enable it to continue to deliver a professional service. We are very grateful for all donations, and would like to thank all of our donors for their generosity including:

- **Bushey United Synagogue Kol Nidre 2019**
Jan 2020 - £5,093
- **Edgware & Hendon Reform EHRS – High Holy Day Appeal for 2019**
Feb 2020 - £2,409.65
- **Edgware & Hendon Reform (EHRS) – Pesach Appeal 2020**
March 2020 - £4,500
- **Shoresh**
March 2020 - £2,409.64
- **New North London (Masorti) Pesach Appeal**
April 2020 - £12,000
- **JBCS Pesach Appeal 2020**
April 2020 - £11,600
- **Bushey United Synagogue (2019 2nd payment)**
May 2020 - £2,700
- **London Community Response Fund - City Bridge Trust - grant**
June 2020 - £20,000
- **Jewish London Leadership Council (JLC) - grant**
July 2020 - £10,000
- **AFA**
Coronavirus Community Support Fund £9,980
- **Postcode Neighbourhood Trust - grant**
November 2020 - £9,068
- **Southgate Progressive Synagogue**
November 2020 - £2,584
- **Oxford Jewish Community**
December 2020 - £4,700
- Several **celebration donations of birthdays and anniversaries** were donated to JBCS during 2020 – Including Benjamin Morrison, Virginia Gould, Ruth Arnold and more.
- **Anonymous donation - £7,500**
- **Covid Crises Fun – donation from Ruth Arnold - £500**
- **Joe and Rosa Frenkel - £1,000**
- **Rosh Hashana Appeal - £22,500**

Financial review

Details of the application of the charity's funds are shown in the Statement of Financial Activities on page 7 of the Financial Statements.

The charity's assets are held for the purposes of applying the Trust Fund and Income thereof for the purposes as specified in the Trust Deed dated 18 May 1995 and the Board of Trustees consider that the financial position of the charity at 31 December 2020 is satisfactory.

JEWISH BEREAVEMENT COUNSELLING SERVICE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

It is the policy of the charity to retain adequate liquid resources to meet at least 3 months running costs and would enable activities to continue in the short term should funding drop significantly. The amount of reserves at the end of the financial year amounted to £147,548 (2019: £87,424).

The trustees have examined the major strategic and operational risks which the charity faces. These are kept under review at regular Trustee meetings at which appropriate reports are presented to keep such risks to the minimum.

Structure, governance and management

The Trust was constituted by the Deed of Trust dated 18 May 1995.

The trustees who served during the year and up to the date of signature of the financial statements were:

J A Silver
Mrs B Shapiro
Mr K Simons

In accordance with the Deeds of Trust and Amendment the Trustees may appoint new and additional Trustees and re-appoint Trustees by a resolution of the Trustees passed at a Trustees' meeting. There shall be at least three but no more than nine Trustees. The Trustees are required to retire by rotation every three years and may only hold office for a maximum continuous term of nine years.

The trustees' report was approved by the Board of Trustees.



.....

Mr K Simons

Dated: 28/2/21

JEWISH BEREAVEMENT COUNSELLING SERVICE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BEREAVEMENT COUNSELLING SERVICE

I report to the trustees on my examination of the financial statements of Jewish Bereavement Counselling Service (the charity) for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Edward Tsui (Independent Examiner)
For and on behalf of
Carter Backer Winter LLP

66 Prescott Street
London
E1 8NN

Dated: 28/2/21

JEWISH BEREAVEMENT COUNSELLING SERVICE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £
Income from:							
Donations and legacies	2	149,716	20,478	170,194	72,737	10,200	82,937
Investments	3	369	-	369	629	-	629
Total income		<u>150,085</u>	<u>20,478</u>	<u>170,563</u>	<u>73,366</u>	<u>10,200</u>	<u>83,566</u>
Expenditure on:							
Charitable activities	4	110,439	-	110,439	91,442	-	91,442
Net income/(expenditure) for the year/ Net movement in funds		<u>39,646</u>	<u>20,478</u>	<u>60,124</u>	<u>(18,076)</u>	<u>10,200</u>	<u>(7,876)</u>
Fund balances at 1 January 2020		<u>77,224</u>	<u>10,200</u>	<u>87,424</u>	<u>95,300</u>	<u>-</u>	<u>95,300</u>
Fund balances at 31 December 2020		<u><u>116,870</u></u>	<u><u>30,678</u></u>	<u><u>147,548</u></u>	<u><u>77,224</u></u>	<u><u>10,200</u></u>	<u><u>87,424</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

JEWISH BEREAVEMENT COUNSELLING SERVICE

BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	7		4,945		293
Current assets					
Cash at bank and in hand		142,603		93,144	
Creditors: amounts falling due within one year	8	-		(6,013)	
Net current assets			142,603		87,131
Total assets less current liabilities			147,548		87,424
Income funds					
Restricted funds			30,678		10,200
Unrestricted funds			116,870		77,224
			147,548		87,424

The financial statements were approved by the Trustees on 28/12/21



Mr K Simons
Trustee

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

Charity information

Jewish Bereavement Counselling Service is a charity located in Golders Green. The registered office is c/o Maurice & Vivienne Wohi Campus, 221 Golders Green Road, London, NW11 9DQ

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Deed of Trust, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

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.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	25%
---------------------	-----

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.10 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2020	2020	2020	2019	2019	2019
	£	£	£	£	£	£
Donations and gifts	149,716	20,478	170,194	72,737	10,200	82,937

3 Investments

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Interest receivable	369	629

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

4 Charitable activities

	Charitable Expenditure 2020 £	Charitable Expenditure 2019 £
Staff costs	64,792	69,844
Depreciation and impairment	427	242
Postage	527	44
Room hire	115	638
Training / Seminar	894	235
PPS	4,985	1,983
Catering	258	177
Mobile TC	462	470
Supervisor payments	8,500	6,085
Travel	180	1,053
Insurance	247	247
BACP annual membership	450	294
Other inc gifts	3,278	1,023
Just giving	216	216
Marketing / Fundraising	25,108	8,891
	<u>110,439</u>	<u>91,442</u>
	<u>110,439</u>	<u>91,442</u>

5 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

6 Employees

	2020 Number	2019 Number
	<u>2</u>	<u>2</u>
Employment costs	2020	2019
	£	£
Wages and salaries	<u>64,792</u>	<u>69,844</u>

JEWISH BEREAVEMENT COUNSELLING SERVICE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

7 Tangible fixed assets

	Plant and equipment £
Cost	
At 1 January 2020	970
Additions	5,079
At 31 December 2020	<u>6,049</u>
Depreciation and impairment	
At 1 January 2020	677
Depreciation charged in the year	427
At 31 December 2020	<u>1,104</u>
Carrying amount	
At 31 December 2020	<u>4,945</u>
At 31 December 2019	<u><u>293</u></u>

8 Creditors: amounts falling due within one year

	2020 £	2019 £
Other creditors	-	6,013
	<u>-</u>	<u>6,013</u>

9 Analysis of net assets between funds

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £
Fund balances at 31 December 2020 are represented by:						
Tangible assets	4,945	-	4,945	293	-	293
Current assets/ (liabilities)	<u>142,603</u>	<u>-</u>	<u>142,603</u>	<u>87,131</u>	<u>-</u>	<u>87,131</u>
	<u>147,548</u>	<u>-</u>	<u>147,548</u>	<u>87,424</u>	<u>-</u>	<u>87,424</u>

10 Related party transactions

There were no disclosable related party transactions during the year (2019 - none).