

JCounselling Charity

England & Wales · Charity number 1078723

Details

Other names JEWISH MARRIAGE COUNCIL, JMC

Status Registered

Legal form Charitable company

Company number [03818634](#)

Registered 1999-12-22

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

Contact

Address 23 Ravenshurst Avenue
Hendon
London
NW4 4EE

Phone 02082036311

Email info@jmc-uk.org

Website www.jmc-uk.org

Activities

Objects: (A) TO PROVIDE THE SERVICES SET OUT IN THIS CLAUSE TO THE ENTIRE JEWISH COMMUNITY REGARDLESS OF AFFILIATION, BELIEF OR PRACTICE AND TO THE HIGHEST PROFESSIONAL STANDARDS. (B) TO PROVIDE A CONFIDENTIAL COUNSELLING SERVICE FOR ANY FAMILY FOR ANY PERSONAL, MARITAL OR FAMILY PROBLEMS AND FURTHER TO PROVIDE A TELEPHONE HELPLINE FOR CRISIS HELP, TO PROVIDE TRAINING AND SUPERVISION FOR ALL MEMBERS OF THE COUNCIL IN WHATEVER CAPACITY THEY ARE ENGAGED, TO PREPARE YOUNG PEOPLE, ENGAGED COUPLES AND NEWLY-WEDS FOR A FULFILLING MARRIAGE RELATIONSHIP IN ACCORDANCE WITH THE TEACHING AND PRACTICES OF TRADITIONAL JUDAISM, TO PROVIDE ADVICE AND WHERE DIFFICULTIES OCCUR NEGOTIATE BETWEEN INDIVIDUALS ON A RELIGIOUS DIVORCE ("GET") (C) TO RAISE PUBLIC AWARENESS OF THE VALUES AND BENEFITS OF JEWISH MARRIAGE AND FAMILY LIFE, AND FURTHER TO ACTIVELY ENCOURAGE INDIVIDUALS TO FIND MARRIAGE PARTNERS, TO PROVIDE APPROPRIATE SERVICES AND TO SUPPORT INDIVIDUALS AT THE END OF RELATIONSHIPS AND BEYOND.

Activities: MARRIAGE AND FAMILY COUNSELLING,

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin

Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£83,535	£110,758	-	-
2023-12-31	£101,183	£142,679	-	-
2022-12-31	£71,987	£77,140	-	-
2021-12-31	£102,533	£54,405	-	-
2020-12-31	£69,017	£43,168	-	-

Trustees

Name	Role	Appointed
David Goldberg		2020-07-17
Tova Hersh		2020-07-17

JCounselling Charity

England & Wales - Charity number 1078723

Accounts

COMPANY REGISTRATION NUMBER: 03818634
CHARITY REGISTRATION NUMBER: 1078723

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
UNAUDITED FINANCIAL STATEMENTS
31 DECEMBER 2024

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

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JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
YEAR ENDED 31 DECEMBER 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	JCounselling Charity (Formerly Jewish Marriage Council)	
Charity registration number	1078723	
Company registration number	03818634	
Principal office and registered office	23 Ravenshurst Avenue London NW4 4EE	
The trustees	Mr Mark Dembovsky Mr David Goldberg Mrs Tova Hersh	(Resigned 12 February 2025)

INDEPENDENT EXAMINER Mr Keith Sussman FCA
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is constituted as a company limited by guarantee and as such, its governing documents are its Memorandum and Articles of Association.

Its registered charity number is 1078723 and its company registration number is 03818634.

Appointment, Training and Recruitment of Trustees

The trustees and other volunteers, who provide their services to help run the charity, make no charge for their time and effort.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and induction procedures.

Management of the charity

The day-to-day affairs of the charity are administered by the staff and managed by the council of Trustees.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT *(continued)*

Related parties and co-operations with other organisations

None of our trustees receive remuneration from their work with the charity, besides Mrs T Hersh who received £18,845 (2023: £13,000) for her role as a counsellor and acting clinical director. Any connection between a trustee of the charity with a supplier company must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

None of the trustees have any beneficial interest in the charity.

OBJECTIVES AND ACTIVITIES

The charity is established to advance health and wellbeing in accordance with the Orthodox Jewish Faith and for such purposes as are recognised by English Law as charitable and in furtherance of the aforementioned objects.

The charity's principal activity throughout the year was to:

- provide a confidential counselling service for any personal, family, and marital problems.
- raise public awareness of the values and benefits of the Jewish marriage and family life.
- provide appropriate services to support individuals at the end of their relationships and beyond.
- provide its services to professional standards.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives for the year.

ACHIEVEMENTS AND PERFORMANCE

During the year a total of £23,391 (2023: £39,626) donations were received.

Other income for the charity includes counselling income of £44,390 (2023: £36,794) and rental income of £15,754 (2023: £24,763) received from an unrelated charity who occupy two rooms on the charity's premises. Demand for our services continues to rise with counselling services provided to support individuals, couples and families. Specialist training programmes continue to be provided to ever growing number of counsellors.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2024

FINANCIAL REVIEW

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable reports to be produced so that the necessary steps can be taken to lessen these risks.

The trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity face;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and;
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

This work has identified that financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due to ensure sufficient working capital by the charity. The trustees are satisfied that these systems and procedures manage any perceived risks.

Reserve policy

At the year-end £111,253 (2023: £138,476) was held as unrestricted funds. It is the policy of the charity to maintain unrestricted funds, which are the free reserve of the charity, at a level which the trustees think appropriate in order to maintain and finance the future commitments of the charity and the likely administrative costs of the charity for the next year.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 29 August 2025 and signed on behalf of the board of trustees by:

Mrs Tova Hersh
Trustee

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JCOUNSELLING
CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)**

YEAR ENDED 31 DECEMBER 2024

I report to the trustees on my examination of the financial statements of JCounselling Charity (Formerly Jewish Marriage Council) ('the charity') for the year ended 31 December 2024.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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 accounts to be reached.

Mr Keith Sussman FCA
Independent Examiner

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

29 August 2025

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

**STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

YEAR ENDED 31 DECEMBER 2024

		2024		2023
		Unrestricted	Total funds	Total funds
	Note	funds	£	£
		£	£	£
Income and endowments				
Donations and legacies	5	23,391	23,391	39,626
Charitable activities	6	44,390	44,390	36,794
Other income	7	15,754	15,754	24,763
Total income		<u>83,535</u>	<u>83,535</u>	<u>101,183</u>
Expenditure				
Expenditure on raising funds:				
Fundraising costs	8	(1,779)	(1,779)	(3,493)
Expenditure on charitable activities	9,10	(108,979)	(108,979)	(139,186)
Total expenditure		<u>(110,758)</u>	<u>(110,758)</u>	<u>(142,679)</u>
Net expenditure and net movement in funds		<u>(27,223)</u>	<u>(27,223)</u>	<u>(41,496)</u>
Reconciliation of funds				
Total funds brought forward		138,476	138,476	179,972
Total funds carried forward		<u>111,253</u>	<u>111,253</u>	<u>138,476</u>

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

The notes on pages 7 to 13 form part of these financial statements.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL POSITION

31 DECEMBER 2024

	Note	2024		2023	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	16		109,799		109,888
CURRENT ASSETS					
Debtors	17	3,050		5,204	
Cash at bank and in hand		<u>2,504</u>		<u>29,467</u>	
		5,554		34,671	
CREDITORS: amounts falling due within one year	18	<u>(4,100)</u>		<u>(6,083)</u>	
NET CURRENT ASSETS			<u>1,454</u>		<u>28,588</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>111,253</u>		<u>138,476</u>
NET ASSETS			<u>111,253</u>		<u>138,476</u>
FUNDS OF THE CHARITY					
Unrestricted funds			<u>111,253</u>		<u>138,476</u>
Total charity funds	20		<u>111,253</u>		<u>138,476</u>

For the year ending 31 December 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 29 August 2025, and are signed on behalf of the board by:

Mrs Tova Hersh
Trustee

The notes on pages 7 to 13 form part of these financial statements.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 23 Ravenshurst Avenue, London, NW4 4EE.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The financial statements have been prepared in accordance with the accounting principles appropriate to a going concern, as the trustees have a reasonable expectation that the charity has adequate resources to continue in existence for the foreseeable future by meeting its liabilities as they fall due, based on the net current asset position of the charity and available sources of finance.

Judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 19.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2024

3. ACCOUNTING POLICIES *(continued)*

Incoming resources *(continued)*

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and equipment - 20% reducing balance

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2024

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
DONATIONS				
Donations	23,311	23,311	39,194	39,194
Gift Aid	80	80	432	432
	<u>23,391</u>	<u>23,391</u>	<u>39,626</u>	<u>39,626</u>

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Counselling	<u>44,390</u>	<u>44,390</u>	<u>36,794</u>	<u>36,794</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS (continued)

YEAR ENDED 31 DECEMBER 2024

7. OTHER INCOME

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Rent	<u>15,754</u>	<u>15,754</u>	<u>24,763</u>	<u>24,763</u>

8. FUNDRAISING COSTS

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Costs of raising donations and legacies	<u>1,779</u>	<u>1,779</u>	<u>3,493</u>	<u>3,493</u>

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Total Funds 2024	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Counselling services	108,044	108,044	137,939	137,939
Support costs	<u>935</u>	<u>935</u>	<u>1,247</u>	<u>1,247</u>
	<u>108,979</u>	<u>108,979</u>	<u>139,186</u>	<u>139,186</u>

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	Total funds 2024	Total fund 2023
	£	£	£	£
Counselling services	108,044	–	108,044	137,939
Governance costs	<u>–</u>	<u>935</u>	<u>935</u>	<u>1,247</u>
	<u>108,044</u>	<u>935</u>	<u>108,979</u>	<u>139,186</u>

11. ANALYSIS OF SUPPORT COSTS

	Counselling services	Total 2024	Total 2023
	£	£	£
Finance costs	334	334	47
Governance costs	<u>600</u>	<u>600</u>	<u>1,200</u>
	<u>934</u>	<u>934</u>	<u>1,247</u>

12. NET EXPENDITURE

Net expenditure is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	<u>89</u>	<u>111</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2024

13. INDEPENDENT EXAMINATION FEES

	2024	2023
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>600</u>	<u>1,200</u>

14. STAFF COSTS

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	15,280	13,619
Employer contributions to pension plans	<u>303</u>	<u>229</u>
	<u>15,583</u>	<u>13,848</u>

The average head count of employees during the year was 1 (2023: 1).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

15. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees, besides Mrs T Hersh who received £18,845 (2023: £13,000) for her role as a counsellor and acting clinical director.

16. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and equipment £	Total £
Cost			
At 1 January 2024 and 31 December 2024	<u>109,442</u>	<u>39,761</u>	<u>149,203</u>
Depreciation			
At 1 January 2024	–	39,315	39,315
Charge for the year	–	89	89
At 31 December 2024	<u>–</u>	<u>39,404</u>	<u>39,404</u>
Carrying amount			
At 31 December 2024	<u>109,442</u>	<u>357</u>	109,799
At 31 December 2023	<u>109,442</u>	<u>446</u>	<u>109,888</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2024

17. DEBTORS

	2024	2023
	£	£
Trade debtors	1,297	3,658
Prepayments and accrued income	1,706	1,546
Other debtors	47	–
	<u>3,050</u>	<u>5,204</u>

18. CREDITORS: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	600	2,400
Social security and other taxes	–	183
Other creditors	3,500	3,500
	<u>4,100</u>	<u>6,083</u>

19. PENSIONS AND OTHER POST RETIREMENT BENEFITS

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £303 (2023: £229).

20. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 January			At
	2024	Income	Expenditure	31 December
	£	£	£	2024
	£	£	£	£
General funds	<u>138,476</u>	<u>83,535</u>	<u>(110,758)</u>	<u>111,253</u>

	At 1 January			At
	2023	Income	Expenditure	31 December
	£	£	£	2023
	£	£	£	£
General funds	<u>179,972</u>	<u>101,183</u>	<u>(142,679)</u>	<u>138,476</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2024

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds 2024
	£	£
Tangible fixed assets	109,799	109,799
Current assets	5,554	5,554
Creditors less than 1 year	(4,100)	(4,100)
Net assets	<u>111,253</u>	<u>111,253</u>

	Unrestricted Funds	Total Funds 2023
	£	£
Tangible fixed assets	109,888	109,888
Current assets	34,671	34,671
Creditors less than 1 year	(6,083)	(6,083)
Net assets	<u>138,476</u>	<u>138,476</u>

22. JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. They are amended when necessary to reflect current estimates, based on economic utilisation and the physical condition of the assets.

Trade Debtors

Management uses details of the age of trade debtors and the status of any disputes together with external evidence of the credit status of the counterparty in making judgements concerning any need to impair the carrying values.

23. RELATED PARTIES

Included in other creditors (note 18) is a loan of £3,500 (2023: £3,500) from one of the Trustees of the Charity.

JCounselling Charity

England & Wales - Charity number 1078723

Accounts

COMPANY REGISTRATION NUMBER: 03818634
CHARITY REGISTRATION NUMBER: 1078723

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COMPANY LIMITED BY GUARANTEE
UNAUDITED FINANCIAL STATEMENTS
31 DECEMBER 2023

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YEAR ENDED 31 DECEMBER 2023

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REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name Jcounselling Charity (Formerly Jewish Marriage Council)

Charity registration number 1078723

Company registration number 03818634

Principal office and registered office 23 Ravenshurst Avenue
London
NW4 4EE

THE TRUSTEES M Dembovsky
D Goldberg
T Hersh

INDEPENDENT EXAMINER Keith Sussman FCA
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is constituted as a company limited by guarantee and as such, its governing documents are its Memorandum and Articles of Association.

Its registered charity number is 1078723 and its company registration number is 03818634.

Appointment, Training and Recruitment of Trustees

The trustees and other volunteers, who provide their services to help run the charity, make no charge for their time and effort.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and induction procedures.

Management of the charity

The day-to-day affairs of the charity are administered by the staff and managed by the council of Trustees.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT *(continued)*

Related parties and co-operations with other organisations

None of our trustees receive remuneration for their work as a trustee. Any connection between a trustee of the charity with a supplier company must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. None of the trustees have any beneficial interest in the charity.

OBJECTIVES AND ACTIVITIES

The charity is established to advance health and wellbeing in accordance with the Orthodox Jewish Faith and for such purposes as are recognised by English Law as charitable and in furtherance of the aforementioned objects.

The charity's principal activity throughout the year was to:

- provide a confidential counselling service for any personal, family, and marital problems.
- raise public awareness of the values and benefits of the Jewish marriage and family life.
- provide appropriate services to support individuals at the end of their relationships and beyond.
- provide its services to professional standards.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives for the year.

ACHIEVEMENTS AND PERFORMANCE

During the year a total of £39,626 (2022: £30,275) donations were received.

Other income for the charity includes counselling income of £36,794 (2022: £20,194) and rental income of £24,763 (2022: £21,518) received from an unrelated charity who occupy two rooms on the charity's premises. Demand for our services continues to rise with counselling services provided to support individuals, couples and families. Specialist training programmes continue to be provided to ever growing number of counsellors.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2023

FINANCIAL REVIEW

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable reports to be produced so that the necessary steps can be taken to lessen these risks.

The trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity face;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and;
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

This work has identified that financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due to ensure sufficient working capital by the charity. The trustees are satisfied that these systems and procedures manage any perceived risks.

Reserve policy

At the year-end £138,476 (2022: £179,972) was held as unrestricted funds. It is the policy of the charity to maintain unrestricted funds, which are the free reserve of the charity, at a level which the trustees think appropriate in order to maintain and finance the future commitments of the charity and the likely administrative costs of the charity for the next year.

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 30 September 2024 and signed on behalf of the board of trustees by:

Signed by:

4FF5882A22894F7...
M Dembovsky
Trustee

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JCOUNSELLING
CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
YEAR ENDED 31 DECEMBER 2023

I report to the trustees on my examination of the financial statements of JCounselling Charity (Formerly Jewish Marriage Council) ('the charity') for the year ended 31 December 2023.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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 accounts to be reached.

Initial


Keith Sussman FCA
Independent Examiner

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

30 September 2024

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31 DECEMBER 2023

	Note	2023		2022
		Unrestricted funds £	Total funds £	Total funds £
Income and endowments				
Donations and legacies	5	39,626	39,626	30,275
Charitable activities	6	36,794	36,794	20,194
Other income	7	24,763	24,763	21,518
Total income		<u>101,183</u>	<u>101,183</u>	<u>71,987</u>
Expenditure				
Expenditure on raising funds:				
Fundraising costs	8	(3,493)	(3,493)	–
Expenditure on charitable activities	9,10	(139,186)	(139,186)	(77,140)
Total expenditure		<u>(142,679)</u>	<u>(142,679)</u>	<u>(77,140)</u>
Net expenditure and net movement in funds		<u>(41,496)</u>	<u>(41,496)</u>	<u>(5,153)</u>
Reconciliation of funds				
Total funds brought forward		179,972	179,972	185,125
Total funds carried forward		<u>138,476</u>	<u>138,476</u>	<u>179,972</u>

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

The notes on pages 7 to 13 form part of these financial statements.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)**COMPANY LIMITED BY GUARANTEE****STATEMENT OF FINANCIAL POSITION****31 DECEMBER 2023**

	Note	2023		2022	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	16		109,888		109,999
CURRENT ASSETS					
Debtors	17	5,204		4,779	
Cash at bank and in hand		29,467		69,894	
		<u>34,671</u>		<u>74,673</u>	
CREDITORS: amounts falling due within one year	18	<u>(6,083)</u>		<u>(4,700)</u>	
NET CURRENT ASSETS			<u>28,588</u>		<u>69,973</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>138,476</u>		<u>179,972</u>
NET ASSETS			<u>138,476</u>		<u>179,972</u>
FUNDS OF THE CHARITY					
Unrestricted funds			<u>138,476</u>		<u>179,972</u>
Total charity funds	20		<u>138,476</u>		<u>179,972</u>

For the year ending 31 December 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 30 September 2024, and are signed on behalf of the board by:

Signed by:

 4FF5882A22894F7...
 M Dembovsky
 Trustee

The notes on pages 7 to 13 form part of these financial statements.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2023

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 23 Ravenshurst Avenue, London, NW4 4EE.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The financial statements have been prepared in accordance with the accounting principles appropriate to a going concern, as the trustees have a reasonable expectation that the charity has adequate resources to continue in existence for the foreseeable future by meeting its liabilities as they fall due, based on the net current asset position of the charity and available sources of finance.

Judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 19.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2023

3. ACCOUNTING POLICIES *(continued)*

Incoming resources *(continued)*

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and equipment - 20% reducing balance

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2023

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
DONATIONS				
Donations	39,194	39,194	30,275	30,275
Gift Aid	432	432	–	–
	<u>39,626</u>	<u>39,626</u>	<u>30,275</u>	<u>30,275</u>

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Counselling	36,794	36,794	20,194	20,194

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)**COMPANY LIMITED BY GUARANTEE****NOTES TO THE FINANCIAL STATEMENTS (continued)****YEAR ENDED 31 DECEMBER 2023****7. OTHER INCOME**

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Rent	24,763	24,763	21,518	21,518

8. FUNDRAISING COSTS

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Costs of raising donations and legacies	3,493	3,493	–	–

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Counselling services	137,939	137,939	75,432	75,432
Support costs	1,247	1,247	1,708	1,708
	<u>139,186</u>	<u>139,186</u>	<u>77,140</u>	<u>77,140</u>

10. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	Total funds 2023	Total fund 2022
	£	£	£	£
Counselling services	137,939	–	137,939	75,432
Governance costs	–	1,247	1,247	1,708
	<u>137,939</u>	<u>1,247</u>	<u>139,186</u>	<u>77,140</u>

11. ANALYSIS OF SUPPORT COSTS

	Counselling services	Total 2023	Total 2022
	£	£	£
Finance costs	47	47	508
Governance costs	1,200	1,200	1,200
	<u>1,247</u>	<u>1,247</u>	<u>1,708</u>

12. NET EXPENDITURE

Net expenditure is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	111	139

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2023

13. INDEPENDENT EXAMINATION FEES

	2023	2022
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>1,200</u>	<u>1,200</u>

14. STAFF COSTS

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	13,619	–
Employer contributions to pension plans	<u>229</u>	–
	<u>13,848</u>	–

The average head count of employees during the year was 1 (2022: Nil).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

15. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees, besides Mrs Hersh, a trustee, who received £13,000 (2022: £5,509) for her role as a counsellor and acting clinical director. In addition, Ms Kaplan, a daughter of a trustee, received £1,958 (2022: £Nil) and Ms Dembovsky, a daughter of a trustee received £1,817 (2022: £Nil) for their administrative services to the charity.

16. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and equipment £	Total £
Cost			
At 1 January 2023 and 31 December 2023	<u>109,442</u>	<u>39,761</u>	<u>149,203</u>
Depreciation			
At 1 January 2023	–	39,204	39,204
Charge for the year	–	111	111
At 31 December 2023	<u>–</u>	<u>39,315</u>	<u>39,315</u>
Carrying amount			
At 31 December 2023	<u>109,442</u>	<u>446</u>	<u>109,888</u>
At 31 December 2022	<u>109,442</u>	<u>557</u>	<u>109,999</u>

17. DEBTORS

	2023	2022
	£	£
Trade debtors	3,658	1,886
Prepayments and accrued income	<u>1,546</u>	<u>2,893</u>
	<u>5,204</u>	<u>4,779</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2023

18. CREDITORS: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	2,400	1,200
Social security and other taxes	183	–
Other creditors	3,500	3,500
	<u>6,083</u>	<u>4,700</u>

19. PENSIONS AND OTHER POST RETIREMENT BENEFITS

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £229 (2022: £Nil).

20. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 January 2023	Income	Expenditure	At 31 December 2023
	£	£	£	£
General funds	<u>179,972</u>	<u>101,183</u>	<u>(142,679)</u>	<u>138,476</u>

	At 1 January 2022	Income	Expenditure	At 31 December 2022
	£	£	£	£
General funds	<u>185,125</u>	<u>71,987</u>	<u>(77,140)</u>	<u>179,972</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2023

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds
	£	£
Tangible fixed assets	109,888	109,888
Current assets	34,671	34,671
Creditors less than 1 year	(6,083)	(6,083)
Net assets	<u>138,476</u>	<u>138,476</u>
	Unrestricted Funds	Total Funds
	£	2022 £
Tangible fixed assets	109,999	109,999
Current assets	74,673	74,673
Creditors less than 1 year	(4,700)	(4,700)
Creditors greater than 1 year	–	–
Net assets	<u>179,972</u>	<u>179,972</u>

22. JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. They are amended when necessary to reflect current estimates, based on economic utilisation and the physical condition of the assets.

Trade Debtors

Management uses details of the age of trade debtors and the status of any disputes together with external evidence of the credit status of the counterparty in making judgements concerning any need to impair the carrying values.

23. RELATED PARTIES

Included in other creditors (note 18) is a loan of £3,500 (2022: £3,500) from one of the Trustees of the Charity.

JCounselling Charity

England & Wales - Charity number 1078723

Accounts

COMPANY REGISTRATION NUMBER: 03818634
CHARITY REGISTRATION NUMBER: 1078723

JCOUNSELLING CHARITY
(FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
UNAUDITED FINANCIAL STATEMENTS
31 DECEMBER 2022

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

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Independent examiner's report to the trustees	6
Statement of financial activities (including income and expenditure account)	7
Statement of financial position	8
Notes to the financial statements	9

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
YEAR ENDED 31 DECEMBER 2022

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2022.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name J Counselling Charity (Formerly Jewish Marriage Council)

Charity registration number 1078723

Company registration number 03818634

Principal office and registered office 23 Ravenshurst Avenue
London
NW4 4EE

THE TRUSTEES M Dembovsky
D Goldberg
T Hersh

INDEPENDENT EXAMINER Keith Sussman FCA
New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is constituted as a company limited by guarantee and as such, its governing documents are its Memorandum and Articles of Association.

Its registered charity number is 1078723 and its company registration number is 03818634.

Appointment, Training and Recruitment of Trustees

The trustees and other volunteers, who provide their services to help run the charity, make no charge for their time and effort.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and induction procedures.

Management of the charity

The day-to-day affairs of the charity are administered by the staff and managed by the council of Trustees.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT *(continued)*

Related parties and co-operations with other organisations

None of our trustees receive remuneration from their work with the charity, besides Mrs T Hersh who received £5,509 for her role as a counsellor and acting clinical director. Any connection between a trustee of the charity with a supplier company must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

None of the trustees have any beneficial interest in the charity.

OBJECTIVES AND ACTIVITIES

The charity is established to advance health and wellbeing in accordance with the Orthodox Jewish Faith and for such purposes as are recognised by English Law as charitable and in furtherance of the aforementioned objects.

The charity's principal activity throughout the year was to:

- provide a confidential counselling service for any personal, family, and marital problems.
- raise public awareness of the values and benefits of the Jewish marriage and family life.
- provide appropriate services to support individuals at the end of their relationships and beyond.
- provide its services to professional standards.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives for the year.

ACHIEVEMENTS AND PERFORMANCE

During the year a total of £30,275 (2021: £48,126) donations were received.

Other income for the charity includes counselling income of £20,194 (2021: £36,149) and rental income of £21,518 (2021: £18,258) received from an unrelated charity who occupy two rooms on the charity's premises. Demand for our services continues to rise with counselling services provided to support individuals, couples and families. Specialist training programmes continue to be provided to ever growing number of counsellors.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2022

FINANCIAL REVIEW

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable reports to be produced so that the necessary steps can be taken to lessen these risks.

The trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity face;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and;
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

This work has identified that financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due to ensure sufficient working capital by the charity. The trustees are satisfied that these systems and procedures manage any perceived risks.

Reserve policy

At the year-end £179,972 (2021: £185,125) was held as unrestricted funds. It is the policy of the charity to maintain unrestricted funds, which are the free reserve of the charity, at a level which the trustees think appropriate in order to maintain and finance the future commitments of the charity and the likely administrative costs of the charity for the next year.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2022

STRATEGIC PLAN

In 2020 the directors in consultation with the Executive Board and the Counsellors agreed the three-year strategic plan which prioritises the following key objectives:

- To be confirmed in the community as the go-to counselling service for relationships in crisis. During 2021, the Executive Committee was strengthened by the appointment of a senior marketing consultant who, since her appointment, has invested considerable energy in working to develop an appropriate brand profile and awareness campaign which we hope to roll out during 2022.
- To occupy professional premises. During 2021 detailed plans were submitted to Barnet Council for the redevelopment of the building. These plans were unfortunately rejected by Barnet's planners and renewed efforts are being made to consider options for our building. A revised plan is scheduled to be submitted to Barnet Council during 2023.
- To have updated our external image. Work on our image is subsumed in the first bullet point above.
- To deliver our services to a wider audience. We have conducted detailed research into our target market and are consulting on how best to focus our efforts.
- To provide skills enhancement training programmes to deal with various life cycle events. A programme is currently under development and will be rolled out during 2023.

Response to Covid

Covid led to most counselling sessions being conducted over Zoom. For those services conducted in-house, we implemented effective testing and hygiene protocols and purchased movable air purifiers to be used during counselling sessions. Many counselling sessions continue to be conducted over Zoom and there has not yet been a significant return to counselling within our offices.

Issues Presented

During the course of the year, the types of issues with which our counsellors have been dealing include:

- Mental Health
- Communication
- Identity
- Parenting
- Attachment
- Trauma
- Loss
- Intimacy
- Anger
- Self Esteem
- Abuse

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2022

The trustees' annual report was approved on 7 July 2023 and signed on behalf of the board of trustees by:

M Dembovsky
Trustee

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JCOUNSELLING
CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)**

YEAR ENDED 31 DECEMBER 2022

I report to the trustees on my examination of the financial statements of JCounselling Charity (Formerly Jewish Marriage Council) ('the charity') for the year ended 31 December 2022.

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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 accounts to be reached.

Keith Sussman FCA
Independent Examiner

New Burlington House
1075 Finchley Road
LONDON
NW11 0PU

7 July 2023

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31 DECEMBER 2022

		2022		2021
		Unrestricted		Total funds
	Note	funds	Total funds	Total funds
		£	£	£
Income and endowments				
Donations and legacies	5	30,275	30,275	48,126
Charitable activities	6	20,194	20,194	36,149
Other income	7	21,518	21,518	18,258
Total income		<u>71,987</u>	<u>71,987</u>	<u>102,533</u>
Expenditure				
Expenditure on charitable activities	8,9	(77,140)	(77,140)	(54,405)
Total expenditure		<u>(77,140)</u>	<u>(77,140)</u>	<u>(54,405)</u>
Net (expenditure)/income and net movement in funds		<u>(5,153)</u>	<u>(5,153)</u>	<u>48,128</u>
Reconciliation of funds				
Total funds brought forward		185,125	185,125	136,997
Total funds carried forward		<u>179,972</u>	<u>179,972</u>	<u>185,125</u>

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

The notes on pages 9 to 14 form part of these financial statements.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL POSITION

31 DECEMBER 2022

	Note	2022		2021	
		£	£	£	£
FIXED ASSETS					
Tangible fixed assets	13		109,999		110,138
CURRENT ASSETS					
Debtors	14	4,779		4,401	
Cash at bank and in hand		<u>69,894</u>		<u>94,373</u>	
		74,673		98,774	
CREDITORS: amounts falling due within one year	15	<u>(4,700)</u>		<u>(10,000)</u>	
NET CURRENT ASSETS			<u>69,973</u>		<u>88,774</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			179,972		198,912
CREDITORS: amounts falling due after more than one year	16		–		<u>(13,787)</u>
NET ASSETS			<u>179,972</u>		<u>185,125</u>
FUNDS OF THE CHARITY					
Unrestricted funds			<u>179,972</u>		<u>185,125</u>
Total charity funds	17		<u>179,972</u>		<u>185,125</u>

For the year ending 31 December 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 7 July 2023, and are signed on behalf of the board by:

M Dembovsky
Trustee

The notes on pages 9 to 14 form part of these financial statements.

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 23 Ravenshurst Avenue, London, NW4 4EE.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The financial statements have been prepared in accordance with the accounting principles appropriate to a going concern, as the trustees have a reasonable expectation that the charity has adequate resources to continue in existence for the foreseeable future by meeting its liabilities as they fall due, based on the net current asset position of the charity and available sources of finance.

Judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with FRS 102 requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the company's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 19.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2022

3. ACCOUNTING POLICIES *(continued)*

Incoming resources *(continued)*

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and equipment - 20% reducing balance

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2022

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
DONATIONS				
Donations	<u>30,275</u>	<u>30,275</u>	<u>48,126</u>	<u>48,126</u>

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Counselling	<u>20,194</u>	<u>20,194</u>	<u>36,149</u>	<u>36,149</u>

7. OTHER INCOME

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Rent	<u>21,518</u>	<u>21,518</u>	<u>18,258</u>	<u>18,258</u>

8. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Charitable activities	75,432	75,432	53,910	53,910
Support costs	1,708	1,708	495	495
	<u>77,140</u>	<u>77,140</u>	<u>54,405</u>	<u>54,405</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2022

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken		Total funds	Total fund
	directly	Support costs		
	£	£	2022	2021
Charitable activities	75,432	–	75,432	53,910
Governance costs	–	1,708	1,708	495
	<u>75,432</u>	<u>1,708</u>	<u>77,140</u>	<u>54,405</u>

10. NET (EXPENDITURE)/INCOME

Net (expenditure)/income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	<u>139</u>	<u>174</u>

11. INDEPENDENT EXAMINATION FEES

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,200</u>	<u>–</u>

12. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees, besides Mrs T Hersh who received £5,509 for her role as a counsellor and acting clinical director.

13. TANGIBLE FIXED ASSETS

	Land and buildings	Fixtures and equipment	Total
	£	£	£
Cost			
At 1 January 2022 and 31 December 2022	<u>109,442</u>	<u>39,761</u>	<u>149,203</u>
Depreciation			
At 1 January 2022	–	39,065	39,065
Charge for the year	–	139	139
At 31 December 2022	<u>–</u>	<u>39,204</u>	<u>39,204</u>
Carrying amount			
At 31 December 2022	<u>109,442</u>	<u>557</u>	<u>109,999</u>
At 31 December 2021	<u>109,442</u>	<u>696</u>	<u>110,138</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2022

14. DEBTORS

	2022	2021
	£	£
Trade debtors	1,886	3,000
Prepayments and accrued income	2,893	1,401
	<u>4,779</u>	<u>4,401</u>

15. CREDITORS: amounts falling due within one year

	2022	2021
	£	£
Bank loans and overdrafts	–	6,500
Accruals and deferred income	1,200	–
Other creditors	3,500	3,500
	<u>4,700</u>	<u>10,000</u>

16. CREDITORS: amounts falling due after more than one year

	2022	2021
	£	£
Bank loans and overdrafts	–	13,787
	<u>–</u>	<u>13,787</u>

17. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 January			At
	2022	Income	Expenditure	31 December
	£	£	£	2022
	£	£	£	£
General funds	<u>185,125</u>	<u>71,987</u>	<u>(77,140)</u>	<u>179,972</u>

	At 1 January			At
	2021	Income	Expenditure	31 December
	£	£	£	2021
	£	£	£	£
General funds	<u>136,997</u>	<u>102,533</u>	<u>(54,405)</u>	<u>185,125</u>

JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 31 DECEMBER 2022

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds 2022
	£	£
Tangible fixed assets	109,999	109,999
Current assets	74,673	74,673
Creditors less than 1 year	(4,700)	(4,700)
Creditors greater than 1 year	–	–
Net assets	<u>179,972</u>	<u>179,972</u>

	Unrestricted Funds	Total Funds 2021
	£	£
Tangible fixed assets	110,138	110,138
Current assets	98,774	98,774
Creditors less than 1 year	(10,000)	(10,000)
Creditors greater than 1 year	(13,787)	(13,787)
Net assets	<u>185,125</u>	<u>185,125</u>

19. JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to changes in the estimated useful economic lives and residual values of the assets. They are amended when necessary to reflect current estimates, based on economic utilisation and the physical condition of the assets.

Trade Debtors

Management uses details of the age of trade debtors and the status of any disputes together with external evidence of the credit status of the counterparty in making judgements concerning any need to impair the carrying values.

20. RELATED PARTIES

Included in other creditors (note 15) is a loan of £3,500 (2021: £3,500) from one of the Trustees of the Charity.

JCounselling Charity

England & Wales - Charity number 1078723

Accounts

COMPANY REGISTRATION NUMBER: 03818634

CHARITY REGISTRATION NUMBER: 1078723

JEWISH MARRIAGE COUNCIL
Company Limited by Guarantee
UNAUDITED FINANCIAL STATEMENTS
31 DECEMBER 2021

**JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021**

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Independent examiner's report to the trustees	6
Statement of financial activities (including income and expenditure account)	7
Statement of financial position	8
Notes to the financial statements	9

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
YEAR ENDED 31 DECEMBER 2021

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2021.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name Jewish Marriage Council
Charity registration number 1078723
Company registration number 03818634
Principal office and registered office 23 Ravenshurst Avenue
London
NW4 4EE

THE TRUSTEES

M Dembovsky
D Goldberg
T Hersh
S Ifield (Resigned 25 February 2021)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is constituted as a company limited by guarantee and as such, its governing documents are its Memorandum and Articles of Association.

Its registered charity number is 1078723 and its company registration number is 03818634.

Appointment, Training and Recruitment of Trustees

The trustees and other volunteers, who provide their services to help run the charity, make no charge for their time and effort.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and induction procedures.

Management of the charity

The day-to-day affairs of the charity are administered by the staff and managed by the council of Trustees.

Related parties and co-operations with other organisations

None of our trustees receive remuneration from their work with the charity. Any connection between a trustee of the charity with a supplier company must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

None of the trustees have any beneficial interest in the charity.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2021

OBJECTIVES AND ACTIVITIES

The charity is established to advance health and wellbeing in accordance with the Orthodox Jewish Faith and for such purposes as are recognised by English Law as charitable and in furtherance of the aforementioned objects.

The charity's principal activity throughout the year was to:

- provide a confidential counselling service for any personal, family, and marital problems.
- raise public awareness of the values and benefits of the Jewish marriage and family life.
- provide appropriate services to support individuals at the end of their relationships and beyond.
- provide its services to professional standards.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives for the year.

Grant making policy

Grants are made to charitable institutions, organisations and authorised individuals which accord with the objects of the charity.

ACHIEVEMENTS AND PERFORMANCE

During the year a total of £48,126 (2020: £28,990) donations were received.

Other income for the charity includes counselling income of £36,149 (2020: £19,650) and rental income of £18,258 (2020: £20,337) received from an unrelated charity who occupy two rooms on the charity's premises.

During the year a total of 70 (2020: 62) clients were provided with counselling services by the charity and 757 (2020: 512) counselling sessions were run to support Individuals (388 sessions, 2020 - 302), Couples (361 sessions, 2020 - 203), and Families (8 sessions, 2020 - 7).

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2021

FINANCIAL REVIEW

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable reports to be produced so that the necessary steps can be taken to lessen these risks.

The trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity face;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and;
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

This work has identified that financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due to ensure sufficient working capital by the charity. The trustees are satisfied that these systems and procedures manage any perceived risks.

Reserve policy

At the year-end £185,125 (2020: £136,997) was held as unrestricted funds. It is the policy of the charity to maintain unrestricted funds, which are the free reserve of the charity, at a level which the trustees think appropriate in order to maintain and finance the future commitments of the charity and the likely administrative costs of the charity for the next year.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2021

STRATEGIC PLAN

In 2020 the directors in consultation with the Executive Board and the Counsellors agreed the three year strategic plan which prioritises the following key objectives:

- To be confirmed in the community as the go-to counselling service for relationships in crisis. During 2021 the Executive Committee was strengthened by the appointment of a senior marketing consultant who, since her appointment, has invested considerable energy in working to develop an appropriate brand profile and awareness campaign which we hope to roll out during 2022.
- To occupy professional premises. During 2021 detailed plans were submitted to Barnet Council for the redevelopment of the building. These plans were unfortunately rejected by Barnet's planners and renewed efforts are being made to consider options for our building.
- To have updated our external image. Work on our image is subsumed in the first bullet point above.
- To deliver our services to a wider audience. We have conducted detailed research into our target market and are consulting on our best to focus our efforts. During 2021 we saw a significant increase in demand for our services.
- To provide skills enhancement training programmes to deal with various life cycle events. During 2021 we consulted heavily with various experts in this area and hope to make progress during 2022.

Response to Covid

Covid led to most counselling sessions being conducted over Zoom. For those services conducted in-house, we implemented effective testing and hygiene protocols and purchased movable air purifiers to be used during counselling sessions.

Issues Presented

During the course of the year, the types of issues with which our counsellors have been dealing include:

- Mental Health
- Communication
- Identity
- Parenting
- Attachment
- Trauma
- Loss
- Intimacy
- Anger
- Self Esteem
- Abuse

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2021

The trustees' annual report was approved on 5 April 2022 and signed on behalf of the board of trustees by:

M Dembovsky
Trustee

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JEWISH
MARRIAGE COUNCIL
YEAR ENDED 31 DECEMBER 2021

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

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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 accounts to be reached.

Daniel Binstock FCA
Independent Examiner

5th April 2022

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31 DECEMBER 2021

		2021		2020
		Unrestricted	Total funds	Total funds
	Note	funds	£	£
		£	£	£
Income and endowments				
Donations and legacies	5	48,126	48,126	28,990
Charitable activities	6	36,149	36,149	19,650
Other income	7	18,258	18,258	20,377
Total income		<u>102,533</u>	<u>102,533</u>	<u>69,017</u>
Expenditure				
Expenditure on charitable activities	8,9	54,405	54,405	41,066
Other expenditure	10	–	–	2,102
Total expenditure		<u>54,405</u>	<u>54,405</u>	<u>43,168</u>
Net income and net movement in funds		<u>48,128</u>	<u>48,128</u>	<u>25,849</u>
Reconciliation of funds				
Total funds brought forward		136,997	136,997	111,148
Total funds carried forward		<u>185,125</u>	<u>185,125</u>	<u>136,997</u>

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

The notes on pages 9 to 14 form part of these financial statements.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible fixed assets	13	110,138	110,312
CURRENT ASSETS			
Debtors	14	4,401	3,075
Cash at bank and in hand		94,373	53,530
		<u>98,774</u>	<u>56,605</u>
CREDITORS: amounts falling due within one year	15	<u>10,000</u>	<u>10,000</u>
NET CURRENT ASSETS		<u>88,774</u>	<u>46,605</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		198,912	156,917
CREDITORS: amounts falling due after more than one year	16	<u>13,787</u>	<u>19,920</u>
NET ASSETS		<u><u>185,125</u></u>	<u><u>136,997</u></u>
FUNDS OF THE CHARITY			
Unrestricted funds		<u>185,125</u>	<u>136,997</u>
Total charity funds	17	<u><u>185,125</u></u>	<u><u>136,997</u></u>

For the year ending 31 December 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 5 April 2022 and are signed on behalf of the board by:

M Dembovsky
Trustee

The notes on pages 9 to 14 form part of these financial statements.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 23 Ravenshurst Avenue, London, NW4 4EE.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

There are no judgements, estimates and assumptions that affect the amounts reported.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2021

3. ACCOUNTING POLICIES *(continued)*

Incoming resources *(continued)*

- legacy income is recognised when receipt is probable and entitlement is established.- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and equipment	-	20% reducing balance
Miriam Khan Library	-	10% straight line

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2021

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
DONATIONS				
Donations	48,126	48,126	28,990	28,990

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Counselling	36,149	36,149	19,650	19,650

7. OTHER INCOME

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Rent	18,258	18,258	20,377	20,377

8. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Charitable activities	53,910	53,910	40,372	40,372
Support costs	495	495	694	694
	<u>54,405</u>	<u>54,405</u>	<u>41,066</u>	<u>41,066</u>

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2021

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Charitable activities	53,910	–	53,910	40,372
Governance costs	–	495	495	694
	<u>53,910</u>	<u>495</u>	<u>54,405</u>	<u>41,066</u>

10. OTHER EXPENDITURE

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Loss on disposal of tangible fixed assets held for charity's own use	–	–	2,102	2,102
	<u>–</u>	<u>–</u>	<u>2,102</u>	<u>2,102</u>

11. NET INCOME

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	174	217
Loss on disposal of tangible fixed assets	–	2,102
	<u>–</u>	<u>2,102</u>

12. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

13. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and equipment £	Total £
Cost			
At 1 January 2021 and 31 December 2021	<u>109,442</u>	<u>39,761</u>	<u>149,203</u>
Depreciation			
At 1 January 2021	–	38,891	38,891
Charge for the year	–	174	174
At 31 December 2021	<u>–</u>	<u>39,065</u>	<u>39,065</u>
Carrying amount			
At 31 December 2021	<u>109,442</u>	<u>696</u>	<u>110,138</u>
At 31 December 2020	<u>109,442</u>	<u>870</u>	<u>110,312</u>

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2021

14. DEBTORS

	2021	2020
	£	£
Trade debtors	3,000	1,980
Prepayments and accrued income	1,401	1,095
	<u>4,401</u>	<u>3,075</u>

15. CREDITORS: amounts falling due within one year

	2021	2020
	£	£
Bank loans and overdrafts	6,500	6,500
Other creditors	3,500	3,500
	<u>10,000</u>	<u>10,000</u>

16. CREDITORS: amounts falling due after more than one year

	2021	2020
	£	£
Bank loans and overdrafts	13,787	19,920

The Natwest Commercial Mortgage facility is secured on the fixed assets held by the charity and bears interest of 2.0% above The Bank of England's base rate. The bank loan is repayable by February 2025.

17. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 January 2021	Income	Expenditure	At 31 December 2021
	£	£	£	£
General funds	<u>136,997</u>	<u>102,533</u>	<u>(54,405)</u>	<u>185,125</u>

	At 1 January 2020	Income	Expenditure	At 31 December 2020
	£	£	£	£
General funds	<u>111,148</u>	<u>69,017</u>	<u>(43,168)</u>	<u>136,997</u>

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2021

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Total Funds
	£	2021 £
Tangible fixed assets	110,138	110,138
Current assets	98,774	98,774
Creditors less than 1 year	(10,000)	(10,000)
Creditors greater than 1 year	<u>(13,787)</u>	<u>(13,787)</u>
Net assets	<u>185,125</u>	<u>185,125</u>
	Unrestricted Funds	Total Funds
	£	2020 £
Tangible fixed assets	110,312	110,312
Current assets	56,605	56,605
Creditors less than 1 year	(10,000)	(10,000)
Creditors greater than 1 year	<u>(19,920)</u>	<u>(19,920)</u>
Net assets	<u>136,997</u>	<u>136,997</u>

19. RELATED PARTIES

Included in other creditors (note 15) is a loan of £3,500 (2020: £3,500) from one of the Trustees of the Charity.

JCounselling Charity

England & Wales - Charity number 1078723

Accounts

COMPANY REGISTRATION NUMBER: 03818634

CHARITY REGISTRATION NUMBER: 1078723

JEWISH MARRIAGE COUNCIL
Company Limited by Guarantee
UNAUDITED FINANCIAL STATEMENTS
31 DECEMBER 2020

**JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020**

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Independent examiner's report to the trustees	5
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Statement of financial position	7
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JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
YEAR ENDED 31 DECEMBER 2020

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2020.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name Jewish Marriage Council
Charity registration number 1078723
Company registration number 03818634
Principal office and registered office 23 Ravenshurst Avenue
London
NW4 4EE

THE TRUSTEES

M Dembovsky	(Appointed 17 July 2020)
D Goldberg	(Appointed 17 July 2020)
T Hersh	(Appointed 17 July 2020)
S Ifield	(Resigned 25 February 2021)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is constituted as a company limited by guarantee and as such, its governing documents are its Memorandum and Articles of Association.

Its registered charity number is 1078723 and its company registration number is 03818634.

Appointment, Training and Recruitment of Trustees

The trustees and other volunteers, who provide their services to help run the charity, make no charge for their time and effort.

It is not currently the intention of the trustees of the charity to appoint new trustees. Should the situation change in the future, the trustees will apply suitable recruitment training and induction procedures.

Management of the charity

The day-to-day affairs of the charity are administered by the staff and managed by the council of Trustees.

Related parties and co-operations with other organisations

None of our trustees receive remuneration from their work with the charity. Any connection between a trustee of the charity with a supplier company must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year no such related party transactions were reported.

None of the trustees have any beneficial interest in the charity.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2020

OBJECTIVES AND ACTIVITIES

The charity is established to advance health and wellbeing in accordance with the Orthodox Jewish Faith and for such purposes as are recognised by English Law as charitable and in furtherance of the aforementioned objects.

The charity's principal activity throughout the year was to:

- provide a confidential counselling service for any personal, family, and marital problems.
- raise public awareness of the values and benefits of the Jewish marriage and family life.
- provide appropriate services to support individuals at the end of their relationships and beyond.
- provide its services to professional standards.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives for the year.

Grant making policy

Grants are made to charitable institutions, organisations and authorised individuals which accord with the objects of the charity.

ACHIEVEMENTS AND PERFORMANCE

During the year a total of £28,990 (2019: £34,665) donations were received.

Other income for the charity includes counselling income of £19,650 (2019: £10,578) and rental income of £20,337 (2019: £21,581) received from an unrelated charity who occupy two rooms on the charity's premises.

During the year a total of 62 clients were provided with counselling services by the charity and 512 counselling sessions were run to support Individuals (302 sessions), Couples (203 sessions), and Families (7 sessions).

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2020

FINANCIAL REVIEW

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable reports to be produced so that the necessary steps can be taken to lessen these risks.

The trustees have a risk management strategy which comprises:

- an annual review of the principal risks and uncertainties that the charity face;
- the establishment of policies, systems and procedures to mitigate those risks identified in the annual review; and;
- the implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

This work has identified that financial sustainability is the major financial risk for the charity. A key element in the management of financial risk is a regular review of available liquid funds to settle debts as they fall due to ensure sufficient working capital by the charity. The trustees are satisfied that these systems and procedures manage any perceived risks.

Reserve policy

At the year-end £136,997 (2019: £111,148) was held as unrestricted funds. It is the policy of the charity to maintain unrestricted funds, which are the free reserve of the charity, at a level which the trustees think appropriate in order to maintain and finance the future commitments of the charity and the likely administrative costs of the charity for the next year.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
TRUSTEES' ANNUAL REPORT (INCORPORATING THE DIRECTOR'S REPORT)
(continued)
YEAR ENDED 31 DECEMBER 2020

STRATEGIC PLAN

During 2020 the directors in consultation with the Executive Board and the Counsellors agreed the three year strategic plan which prioritises the following key objectives:

- To be confirmed in the community as the go-to counselling service for relationships in crisis.
- To occupy professional premises.
- To have updated our external image.
- To deliver our services to a wider audience.
- To provide skills enhancement training programmes to deal with various life cycle events.

Response to Covid

Although counselling is ideally provided in a safe face-to-face environment, the Covid-19 pandemic meant that alternate methods of counselling had to be found. Most, although not all, clients were able to be transitioned to online Zoom counselling sessions.

Issues Presented

During the course of the year, the types of issues with which our counsellors have been dealing include:

- Mental Health
- Communication
- Identity
- Parenting
- Attachment
- Trauma
- Loss
- Intimacy
- Anger
- Self Esteem
- Abuse

SMALL COMPANY PROVISIONS

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 13 July 2021 and signed on behalf of the board of trustees by:

M Dembovsky
Trustee

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JEWISH
MARRIAGE COUNCIL
YEAR ENDED 31 DECEMBER 2020

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

RESPONSIBILITIES AND BASIS OF REPORT

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the 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:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act 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 accounts to be reached.

Keith Sussman FCA
Independent Examiner
13 July 2021

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 31 DECEMBER 2020

		2020		2019
		Unrestricted funds	Total funds	Total funds
	Note	£	£	£
Income and endowments				
Donations and legacies	5	28,990	28,990	34,665
Charitable activities	6	19,650	19,650	10,578
Other income	7	20,377	20,377	21,581
Total income		<u>69,017</u>	<u>69,017</u>	<u>66,824</u>
Expenditure				
Expenditure on charitable activities	8,9	41,066	41,066	45,481
Other expenditure	10	2,102	2,102	–
Total expenditure		<u>43,168</u>	<u>43,168</u>	<u>45,481</u>
Net income and net movement in funds		<u>25,849</u>	<u>25,849</u>	<u>21,343</u>
Reconciliation of funds				
Total funds brought forward		111,148	111,148	89,805
Total funds carried forward		<u>136,997</u>	<u>136,997</u>	<u>111,148</u>

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

The notes on pages 8 to 13 form part of these financial statements.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2020

	Note	2020 £	2019 £
FIXED ASSETS			
Tangible fixed assets	13	110,312	112,631
CURRENT ASSETS			
Debtors	14	3,075	2,233
Cash at bank and in hand		<u>53,530</u>	<u>32,725</u>
		56,605	34,958
CREDITORS: amounts falling due within one year	15	<u>10,000</u>	10,000
NET CURRENT ASSETS		<u>46,605</u>	<u>24,958</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		156,917	137,589
CREDITORS: amounts falling due after more than one year	16	<u>19,920</u>	<u>26,441</u>
NET ASSETS		<u>136,997</u>	<u>111,148</u>
FUNDS OF THE CHARITY			
Unrestricted funds		<u>136,997</u>	<u>111,148</u>
Total charity funds	17	<u>136,997</u>	<u>111,148</u>

For the year ending 31 December 2020 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

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

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 13 July 2021, and are signed on behalf of the board by:

M Dembovsky
Trustee

The notes on pages 8 to 13 form part of these financial statements.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2020

1. GENERAL INFORMATION

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 23 Ravenshurst Avenue, London, NW4 4EE.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

There are no judgements, estimates and assumptions that affect the amounts reported.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2020

3. ACCOUNTING POLICIES *(continued)*

Incoming resources *(continued)*

- legacy income is recognised when receipt is probable and entitlement is established.- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and equipment	-	20% reducing balance
Miriam Khan Library	-	10% straight line

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2020

3. ACCOUNTING POLICIES *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

4. LIMITED BY GUARANTEE

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

5. DONATIONS AND LEGACIES

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
DONATIONS				
Donations	28,990	28,990	34,665	34,665

6. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Counselling	19,650	19,650	10,578	10,578

7. OTHER INCOME

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Rent	20,377	20,377	21,581	21,581

8. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Charitable activities	40,372	40,372	40,494	40,494
Support costs	694	694	4,987	4,987
	<u>41,066</u>	<u>41,066</u>	<u>45,481</u>	<u>45,481</u>

JEWISH MARRIAGE COUNCIL
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS *(continued)*
YEAR ENDED 31 DECEMBER 2020

9. EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken		Total funds	Total fund
	directly	Support costs		
	£	£	2020	2019
Charitable activities	40,372	–	40,372	40,494
Governance costs	–	694	694	4,987
	<u>40,372</u>	<u>694</u>	<u>41,066</u>	<u>45,481</u>

10. OTHER EXPENDITURE

	Unrestricted	Total Funds	Unrestricted	Total Funds
	Funds	2020	Funds	2019
	£	£	£	£
Loss on disposal of tangible fixed assets held for charity's own use	<u>2,102</u>	<u>2,102</u>	<u>–</u>	<u>–</u>

11. NET INCOME

Net income is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation of tangible fixed assets	217	272
Loss on disposal of tangible fixed assets	<u>2,102</u>	<u>–</u>

12. TRUSTEE REMUNERATION AND EXPENSES

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

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13. TANGIBLE FIXED ASSETS

	Land and buildings £	Fixtures and equipment £	Miriam Khan Library £	Total £
Cost				
At 1 January 2020	109,442	39,761	2,222	151,425
Disposals	–	–	(2,222)	(2,222)
At 31 December 2020	<u>109,442</u>	<u>39,761</u>	<u>–</u>	<u>149,203</u>
Depreciation				
At 1 January 2020	–	38,674	120	38,794
Charge for the year	–	217	–	217
Disposals	–	–	(120)	(120)
At 31 December 2020	<u>–</u>	<u>38,891</u>	<u>–</u>	<u>38,891</u>
Carrying amount				
At 31 December 2020	<u>109,442</u>	<u>870</u>	<u>–</u>	<u>110,312</u>
At 31 December 2019	<u>109,442</u>	<u>1,087</u>	<u>2,102</u>	<u>112,631</u>

14. DEBTORS

	2020	2019
	£	£
Trade debtors	1,980	2,233
Prepayments and accrued income	1,095	–
	<u>3,075</u>	<u>2,233</u>

15. CREDITORS: amounts falling due within one year

	2020	2019
	£	£
Bank loans and overdrafts	6,500	6,500
Other creditors	3,500	3,500
	<u>10,000</u>	<u>10,000</u>

16. CREDITORS: amounts falling due after more than one year

	2020	2019
	£	£
Bank loans and overdrafts	19,920	26,441

The Natwest Commercial Mortgage facility is secured on the fixed assets held by the charity and bears interest of 2.0% above The Bank of England's base rate. The bank loan is repayable by February 2025.

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17. ANALYSIS OF CHARITABLE FUNDS

Unrestricted funds

	At 1 January 2020	Income £	Expenditure £	At 31 December 2020 £
General funds	111,148	69,017	(43,168)	136,997

	At 1 January 2019	Income £	Expenditure £	At 31 December 2019 £
General funds	89,805	66,824	(45,481)	111,148

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Total Funds 2020 £
Tangible fixed assets	110,312	110,312
Current assets	56,605	56,605
Creditors less than 1 year	(10,000)	(10,000)
Creditors greater than 1 year	(19,920)	(19,920)
Net assets	<u>136,997</u>	<u>136,997</u>

	Unrestricted Funds £	Total Funds 2019 £
Tangible fixed assets	112,631	112,631
Current assets	34,958	34,958
Creditors less than 1 year	(3,500)	(3,500)
Creditors greater than 1 year	(32,941)	(32,941)
Net assets	<u>111,148</u>	<u>111,148</u>

19. RELATED PARTIES

Other creditors (note 15) includes a loan of £3,500 (2019: £3,500) from one of the Trustees of the Charity.