

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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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).

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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
	Note	Unrestricted funds £	Total funds £
Income and endowments			
Donations and legacies	5	48,126	28,990
Charitable activities	6	36,149	19,650
Other income	7	18,258	20,377
Total income		<u>102,533</u>	<u>69,017</u>
Expenditure			
Expenditure on charitable activities	8,9	54,405	41,066
Other expenditure	10	–	2,102
Total expenditure		<u>54,405</u>	<u>43,168</u>
Net income and net movement in funds		<u>48,128</u>	<u>25,849</u>
Reconciliation of funds			
Total funds brought forward		136,997	111,148
Total funds carried forward		<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		<u>94,373</u>	<u>53,530</u>
		98,774	56,605
CREDITORS: amounts falling due within one year	15	<u>10,000</u>	10,000
NET CURRENT ASSETS		<u>88,774</u>	46,605
TOTAL ASSETS LESS CURRENT LIABILITIES		198,912	156,917
CREDITORS: amounts falling due after more than one year	16	<u>13,787</u>	19,920
NET ASSETS		<u>185,125</u>	<u>136,997</u>
FUNDS OF THE CHARITY			
Unrestricted funds		<u>185,125</u>	136,997
Total charity funds	17	<u>185,125</u>	<u>136,997</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	(13,787)	(13,787)
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	(19,920)	(19,920)
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.