

**COMPANY REGISTRATION NUMBER: 03818634**  
**CHARITY REGISTRATION NUMBER: 1078723**

**JCOUNSELLING CHARITY (FORMERLY JEWISH MARRIAGE COUNCIL)**  
**COMPANY LIMITED BY GUARANTEE**  
**UNAUDITED FINANCIAL STATEMENTS**  
**31 DECEMBER 2023**

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

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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 2023**

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 2023.

**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**

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

	Note	2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	16	109,888	109,999
<b>CURRENT ASSETS</b>			
Debtors	17	5,204	4,779
Cash at bank and in hand		29,467	69,894
		<u>34,671</u>	<u>74,673</u>
<b>CREDITORS: amounts falling due within one year</b>	18	<u>(6,083)</u>	<u>(4,700)</u>
<b>NET CURRENT ASSETS</b>		<u>28,588</u>	<u>69,973</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>138,476</u>	<u>179,972</u>
<b>NET ASSETS</b>		<u>138,476</u>	<u>179,972</u>
<b>FUNDS OF THE CHARITY</b>			
Unrestricted funds		<u>138,476</u>	<u>179,972</u>
<b>Total charity funds</b>	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
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**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 £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
<b>DONATIONS</b>				
Donations	39,194	<b>39,194</b>	30,275	30,275
Gift Aid	432	<b>432</b>	—	—
	<u>39,626</u>	<u><b>39,626</b></u>	<u>30,275</u>	<u>30,275</u>

**6. CHARITABLE ACTIVITIES**

	Unrestricted Funds £	<b>Total Funds 2023 £</b>	Unrestricted Funds £	Total Funds 2022 £
Counselling	<u>36,794</u>	<u><b>36,794</b></u>	<u>20,194</u>	<u>20,194</u>

**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	<b>Total Funds 2023</b>	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Rent	<u>24,763</u>	<u>24,763</u>	<u>21,518</u>	<u>21,518</u>

**8. FUNDRAISING COSTS**

	Unrestricted Funds	<b>Total Funds 2023</b>	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Costs of raising donations and legacies	<u>3,493</u>	<u>3,493</u>	<u>—</u>	<u>—</u>

**9. EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE**

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

**11. ANALYSIS OF SUPPORT COSTS**

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

**12. NET EXPENDITURE**

Net expenditure is stated after charging/(crediting):

	<b>2023</b>	2022
	£	£
Depreciation of tangible fixed assets	<u>111</u>	<u>139</u>

**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**

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

**14. STAFF COSTS**

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

	<b>2023</b>	2022
	<b>£</b>	£
Wages and salaries	<b>13,619</b>	—
Employer contributions to pension plans	<b><u>229</u></b>	<u>—</u>
	<b><u>13,848</u></b>	<u>—</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 £	<b>Total £</b>
<b>Cost</b>			
<b>At 1 January 2023 and 31 December 2023</b>	<b><u>109,442</u></b>	<b><u>39,761</u></b>	<b><u>149,203</u></b>
<b>Depreciation</b>			
At 1 January 2023	—	39,204	<b>39,204</b>
Charge for the year	—	111	<b>111</b>
<b>At 31 December 2023</b>	<b><u>—</u></b>	<b><u>39,315</u></b>	<b><u>39,315</u></b>
<b>Carrying amount</b>			
<b>At 31 December 2023</b>	<b><u>109,442</u></b>	<b><u>446</u></b>	<b><u>109,888</u></b>
At 31 December 2022	<u>109,442</u>	<u>557</u>	<u>109,999</u>

**17. DEBTORS**

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

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

**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**

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

  

	<b>At 1 January</b>			<b>At</b>
	<b>2022</b>	<b>Income</b>	<b>Expenditure</b>	<b>31 December</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>2022</b>
				<b>£</b>
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
	£	2023 £
Tangible fixed assets	109,888	<b>109,888</b>
Current assets	34,671	<b>34,671</b>
Creditors less than 1 year	(6,083)	<b>(6,083)</b>
<b>Net assets</b>	<u>138,476</u>	<u><b>138,476</b></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	—	—
<b>Net assets</b>	<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.