CHAI-LIFELINE CANCER CARE

England & Wales · Charity number 1078956

Details

Other names	CHAI CANCER CARE
Status	Registered
Legal form	Charitable company
Company number	03640937
Registered	2000-01-14
Register	View on the Charity Commission register

Contact

Address	Chai Cancer Care 142-146 Great North Way London NW4 1EH
Phone	02082022211
Email	info@chaicancercare.org
Website	www.chaicancercare.org

Activities

Objects: TO CARRY OUT SUCH PURPOSES BEING CHARITABLE IN LAW AS WILL PROMOTE THE RELIEF OF PERSONS SUFFERING FROM CANCER AND THEIR FAMILIES FROM THE JEWISH COMMUNITY AND WILL PREVENT SICKNESS BY PROMOTING GOOD HEALTH CARE AND THE PROVISION OF EDUCATION AND SCREENING PROGRAMMES FOR PERSONS FROM THE JEWISH COMMUNITY WHETHER CANCER SUFFERERS OR NOT.

Activities: To promote the relief of persons suffering from cancer, and their families, within the Jewish community.To prevent sickness by promoting good health care and the provision of education and screening programmes for persons within the Jewish commumity, whether suffering from cancer or not.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** People Of A Particular Ethnic Or Racial Origin

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Geography

- Scotland
- Barnet
- Hackney
- Leeds City
- Liverpool City
- Manchester City
- Redbridge
- Salford City
- Southend-on-sea
- Wandsworth

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£4,153,958	£4,233,726	£13,225,208	33
2024-03-31	£4,005,882	£3,859,885	£13,087,751	31
2023-03-31	£4,404,741	£3,363,216	£12,555,976	29
2022-03-31	£3,673,439	£3,009,525	£11,765,989	27
2021-03-31	£4,443,530	£2,596,781	£11,100,752	27

Trustees

Name	Role	Appointed
LOUISE HAGER	Chair	
Alexandra Leah Dorothy Maurice		2021-09-02
Dr ADRIAN TOOKMAN		2013-12-03
LEON SHELLEY		2022-03-07
PHILIP HERTZ		2022-03-07
Rafael Aryeh Saville		2023-08-18
Richard Lawrence Segal		2018-03-07
SUSAN LESLEY ZUCKERBROD		

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CHAI-LIFELINE CANCER CARE

England & Wales - Charity number 1078956

Accounts

Charity registration number 1078956 (England and Wales)

Company registration number 03640937

CHAI-LIFELINE CANCER CARE

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S. Zuckerbrod L. Hager MBE A. Tookman R. Segal A. Maurice P. Hertz L. Shelley R. Saville
Charity number (England and Wales)	1078956
Company number	03640937
Registered office	325-327 Oldfield Lane North Greenford Middlesex UB6 0FX
Auditor	Landau Morley LLP 325-327 Oldfield Lane North Greenford Middlesex UB6 0FX

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
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CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The Trustees (who are also directors for the purpose of the Companies Act) present their annual report together with the audited financial statements of Chai-Lifeline Cancer Care (the company) for the year ended 31 March 2025.

The Trustees confirm that the Annual report and financial statements of the company comply with the current statutory requirements, have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Reference and Administrative Details

Reference and administrative details are shown in the schedule of members of the board and professional advisors on the legal and administrative information page of the financial statements.

Structure, Governance and Management

Chai-Lifeline Cancer Care is a company limited by guarantee governed by its Memorandum and Articles of Association dated 24th September 1998 as amended by written resolution on 7th August 2012. It has no share capital. It is a registered charity, Charity number 1078956. The charity is governed by the Companies Act 2006 and the Charities Act 2011.

Appointment of Trustees, Induction and Training

Trustees may be recruited from the Jewish Community. They will be able to demonstrate an ability to support, promote and lead development of the charity. They will have an area of expertise that will enhance the work of the Trustees and contribute to the achievement of the charity's objectives.

New Trustees undergo induction training to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the objectives and financial performance of the charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The Board of Trustees administers and determines the general policy of the charity.

In January 2025, CEO Lisa Steele retired after 23 years at Chai, and Victoria Portnoi was appointed by the Trustees in February 2025 as CEO to manage the day-to-day operations of the charity with delegated responsibility.

The vast majority of Chai's staff provides face to face services for clients.

Related Parties

In the year ended 31st March 2025, the charity did not undertake any transactions with related parties other than those disclosed in the financial statements.

Risk Management

The Trustees assess the major risks to which the charity is exposed and implement systems to mitigate both financial and non-financial risks.

Chai has a risk register which is reviewed regularly. The Trustees also ensure that clinical governance is in place, throughout all service areas of therapy, complementary therapy and counselling, and physical and psychological groups.

Chai operates a high level of confidentiality with respect to all client information.

Achievable fundraising targets are set to cover realistic budgets, which are monitored on a monthly basis together with cash forecasts.

Objectives and Activities

The objectives of the charity are:

To promote the relief of persons suffering from cancer and their families within the Jewish Community and to prevent sickness by promoting good health care and the provision of education and screening programmes for persons within the Jewish community, whether suffering from cancer or not.

The charity has the general aim of providing an extensive range of services including counselling, therapies, complementary therapies, advocacy, legal, financial and spiritual advice, group activities and support groups for the Jewish community.

Chairman's statement

Chai continues to respond to unprecedented demand across the community.

Chai's active role in raising awareness of the ground-breaking NHS England Jewish BRCA genetic population testing programme, to identify any person over 18, with at least one Jewish grandparent, for the mutated BRCA1/ BRCA 2 gene, has resulted in 27,918 expressions of interest to be tested.

Chai's reputation as a leader and innovator in the field of supportive cancer care goes beyond the Jewish Community. We welcomed Labour MP for Hendon, David Pinto-Duschinsky, to our flagship Hendon centre, who then highlighted Chai's services in a private members' bill in Parliament. Chai's contribution to the field of supportive cancer care was further recognised when I was honoured to receive an MBE for services to people with cancer from HRH the Prince of Wales.

The combination of earlier diagnoses and advances in surgery and treatment mean that thankfully more people are living for longer, albeit with physical and emotional changes which affect both the cancer patients and their family members. Our clients often refer to us as the constant factor during a time of great uncertainty in their lives.

To meet the relentless demand, we continue to invest in the infrastructure of the entire organisation, as well as recruiting additional counsellors and therapists. In addition, we have developed more group support, both face to face and online, ensuring greater accessibility to clients who are not close to a Chai centre.

Chai does not receive any statutory funding but was able to continue to provide specialised services mainly through a matched funding campaign which also afforded the opportunity to inform the community of the comprehensive range of support services which Chai provides.

What Chai provides

Chai provides services to the Jewish community, and these can be accessed either by self-referral or referral from a professional.

Chai's reputation for providing a highly professional service combined with sensitivity and care has encouraged those needing our service to contact us. Services are provided from our flagship centre in Hendon and from our 10 satellite centres across the UK. For those unable to access a Chai site, support is provided through telephone and online counselling, nationally and internationally. Chai serves as a model and blueprint within the supported cancer care world.

Chai services provided to clients are:

- Advisory services – advocacy, information, image resource service, medical connections, nutritional and dietary advice, access to benefits, statutory services advice.

- Counselling – for cancer patients, their families and carers, telephone, online counselling, counselling for genetic, psychosexual and relationship issues.
- Complementary therapies – acupuncture, aromatherapy, Indian head massage, reflexology, hot stones, hypnotherapy, reiki, shiatsu, therapeutic massage, foot care, healing.
- Therapies – manual lymphatic drainage, physiotherapy, pelvic floor physiotherapy, rehabilitation gym sessions, individual fitness sessions.
- Children, Teenage and Family Service – child therapy including art and music therapy, teenage counselling service.
- Chai in Schools Service – providing support to both pupils who have cancer themselves and to their classmates, and to those who are affected by a cancer diagnosis in their families. The service also exists to give teachers and head teachers practical advice and strategies for themselves and their pupils.
- Chai Medical Clinic – staffed by a consultant in Palliative Medicine.
- Group activities – art workshop, jewellery workshop, knitting, meditation, music workshop, open/ supervised gym sessions, lymphedema exercise, Pilates, table tennis, walking group, Wednesday afternoons socials, yoga, styling workshop, creative writing workshop.
- Support groups – Women's and Men's support groups, BRCA support group (no cancer), BRCA support group with cancer, Carers support group, 2 bereavement support groups, loss of a parent support group, breast buddies, meditation.
- Home support service – counselling, individual therapies and complementary therapies and advisory services in clients' homes, hospitals and hospices.
- Volunteer services – befriending, shopping, lifts to and from Chai and hospitals.

Many of the support groups are online to allow our clients to join nationally. This has proved particularly beneficial for clients not within geographical reach of a Chai centre.

Objectives for 2024/2025

- To continue raising awareness of the ground - breaking NHS Jewish BRCA Testing Programme
- To recruit more specialised counsellors and therapists nationally, to meet the increased need for support
- To share best practice of Chai's specialised services in the wider community
- To continue to raise awareness through all social media outlets
- To plan and implement a matched funding campaign
- To review the existing space at the Flagship centre in London, with a view to providing more space to meet the further need
- To provide more support groups for under - 50–year-olds

All objectives were achieved.

Major areas of Fundraising activity

- Benefactors, Patronage and Friends campaign to engage with major donors and encourage sustainable support
- Matched Fundraising campaign
- Community fundraising events and sponsored activities
- Two major postal appeals during the year

Performance and achievements in 2024/2025

To meet our clients' many and diverse needs, Chai now provides 70 specialised support services across the nationwide network of 11 satellite centres. For those who cannot come to us, services can be provided in clients' own homes, hospitals and hospices through our Home Support Services. In addition, clients can still access our expertise and care, including some groups, online.

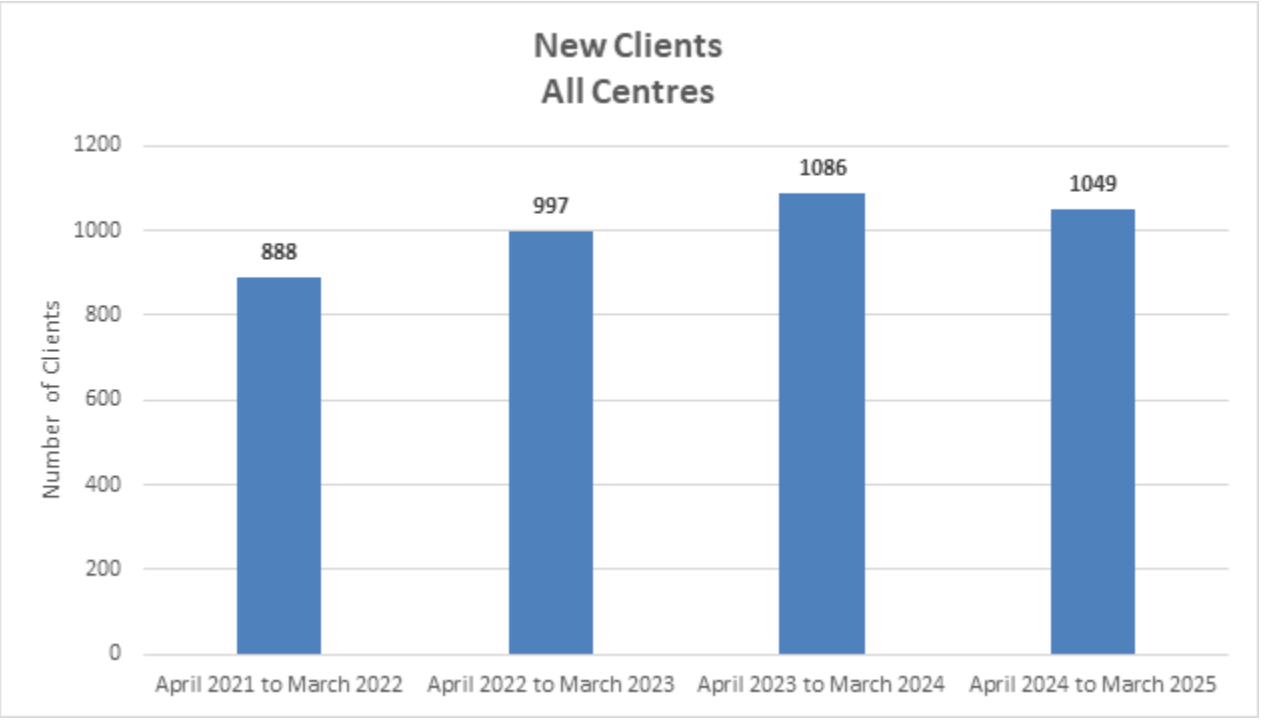
The feedback from our clients, both the cancer patients and their family members, is that our services make a tangible difference and that this ongoing support brings considerable relief and comfort. Without it, their lives would be of poorer quality as there is nowhere else for them to receive this level of specialised support.

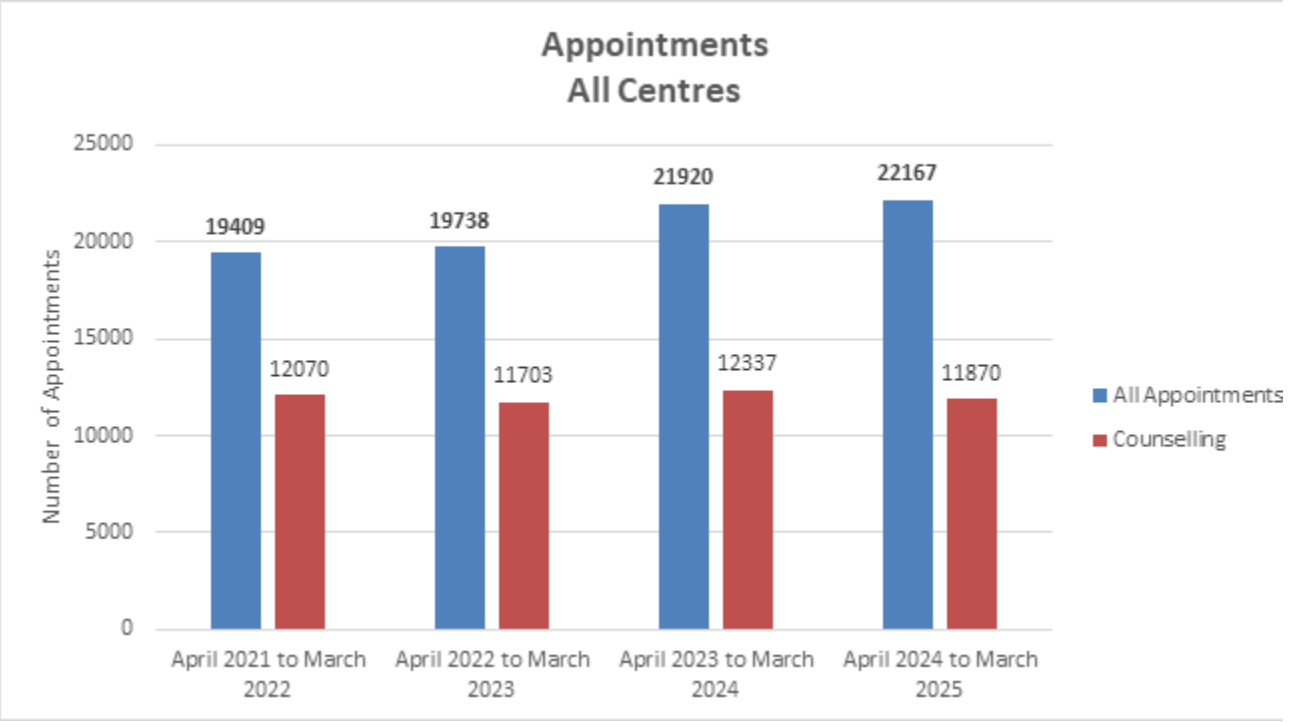
The success of the NHS England Jewish BRCA Testing Programme has continued with 27,918 expressions of interest to receive a testing pack by the end of March 2025. To meet the demand for specialised support for those testing positive for a BRCA mutation, we have increased our BRCA support services for individuals, couples and families.

Demand for our 'Chai in Schools' programme from primary and secondary schools across the UK continues to rise. This is due to the increase in the number of parents being diagnosed with cancer, many of whom have children. In addition to supporting the children during school hours, and in the holidays at a Chai centre, we provide practical advice and strategies to teachers, many of whom have not had experience of dealing with terminal illness.

Service Activity

Number of New Clients:





Developing Services

Chai's Medical Advisory Panel ensures that Chai is kept updated on all developments of cancer treatment and care. This knowledge, together with our clients' feedback, enables us to refine and plan the range of services that are needed to meet the complex and evolving needs of our clients.

Chai continues to raise awareness of the lifesaving potential of the NHS England Jewish BRCA Testing Programme. With people in the Jewish population six times more likely to carry a mutated gene, Chai's specialised counsellors receive training from the Royal Marsden and Northwick Park genetics team to enable them to support all those who wish to discuss the implications of being tested as well as those who test positive for a mutated gene.

We have developed an online support group for parents with cancer to provide a reassuring space for them and their partners to voice their feelings and concerns about the impact of cancer on the family unit.

Managing the long-term physical and emotional impact of living with a cancer diagnosis is an on-going challenge for our clients. However, with counsellors providing expert support and with the breadth of our complementary and therapeutic treatments, Chai makes a significant difference to people's lives.

Fundraising

A matched funding campaign in December was successful in both raising funds and awareness.

Chai's two annual appeals, Pesach and Rosh Hashana were both successful.

We were able to hold the annual Club 18 Golf Day, Whisky Events in London and Manchester, and the Rosh Hashana Gift Sale.

Quality assurance

A specialist independent consultant reviews all Chai's policies, and all members of staff receive ongoing cybersecurity awareness training sessions across the UK Chai centres.

The Counsellors' Handbook and Complementary Therapists' handbook have both been reviewed and are used across all our sites to clarify processes and to ensure consistency throughout the organisation.

Chai's Staff Handbook has been updated in line with current legislation.

The Volunteers' Handbook has been reviewed and is regularly updated.

All further policies are reviewed and constantly updated.

We regularly monitor client feedback and satisfaction levels.

Training for therapists and counsellors, including continued professional development, is provided.

Three external Counselling Supervisors support the Psychological Teams nationally.

The annual Natalie Shipman Memorial Lecture took place in November 2024. Dr Jonathan Sive, a Consultant Haematologist and Clinical Service Lead for myeloma, UCLH and Judy de Winter, Chair of Trustee for the Royal Free charity and president of Myeloma UK, gave a lecture on Influencing Change: One Patient's Journey to Improve Outcomes.

Objectives for 2025/2026

- To continue raising awareness of the ground - breaking NHS Jewish BRCA Testing Programme.
- To recruit more specialised counsellors and therapists nationally, to meet the increased need for support.
- To share best practice of Chai's specialised services in the wider community.
- To continue to raise awareness through all social media outlets.
- To plan and implement a matched funding campaign.
- To review the existing space at the Flagship centre in London, with a view to providing more space to meet the further need.
- To scope further support for patients who are under 50 years old.
- To develop a Signposting Chai initiative to further raise awareness of Chai services within the medical world.

Financial review

Donations received from all sources amounted to £4,010,066 (2023/24: £3,819,861) representing a 4.97% increase from last year.

Funds were raised from specific major fundraising and community events, appeals, private donations, legacies, patronage campaigns and commemorative giving.

Chai also received unsolicited donations.

During the year Chai expended:

Cost of providing services - £3,552,349 (2023/24: £3,218,831)

Fundraising and publicity costs - £681,377 (2023/24: £641,054)

Governance costs - £19,619 (2023/24: £18,101)

Annual accounts are delivered to the Charity Commission within 10 months of the financial year-end.

Financial Health

At 31st March 2025 there was a net surplus of income for the year of £137,457 (2023/24: £531,775).

Disclosure of Trustee remuneration

See note 10 to the accounts.

Investments

See note 14 to the accounts.

The charity’s wholly owned subsidiary Chai-Lifeline Services Ltd remains dormant. At 31st March 2025, this company’s reserves totalled £2.

The Trustees have adopted a low-risk strategy to the investment of the charity’s funds. The aim of the investment activity is to obtain a reasonable balance between capital growth and income so the charity can meet future demands as well as current needs.

The charity’s investment holdings are currently managed by two independent investment managers, with whom cautious investment mandates have been agreed. The investment managers report on performance and compliance with their mandates on a regular basis to a dedicated Investment Committee. An independent financial adviser assists with the evaluation of the performance of the investment managers and with the asset allocation of the charity’s investments. The Trustees regularly monitor the levels of investments and the returns received to generate sufficient financial return to enable the charity to achieve its objectives effectively and without interruption.

The charity’s investment holdings are diversified by additional holdings in current and short-term cash deposits.

Volunteers

Chai currently has 120 volunteers who work on behalf of the charity in a variety of roles including befriending, transport, reception duties and administration. The average volunteer spends 2-3 hours a week assisting Chai. All volunteers receive initial training and ongoing supervision.

Reserves Policy

The trustees are committed to meeting the expectations of all clients turning to Chai for support and continue to explore unmet need. No client is turned away and no statutory funding is received.

Our charity supports very sick people and those who are close to them. Our activities include offering educational resources for patients, carers and professionals and our future plans are to proactively explore innovative methods of health promotion with our clientele. In view of the nature of the illness we frequently have a long term commitment with our patients and their families. The Trustees therefore think the charity's reserves policy should reflect this long term engagement and Chai is aiming to build sufficient unrestricted free funds to cover at least one year's future operational costs, for the sake of prudence.

The Trustees have allocated £1m towards an upcoming building project at the Flagship Centre in NW London.

At 31 March 2025 free reserves are £4,191,727 (2024: £2,006,858). The management team continue to put a strong emphasis on building these reserves and have a programme of financial planning to accumulate and sustain these reserves, which will need to increase in line with the finances required to fund the growing number of clients using the services for increasing periods of time.

Trustees

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S. Zuckerbrod
L. Hager MBE
A. Tookman
R. Segal
A. Maurice
P. Hertz
L. Shelley
R. Saville

Louise Hager received an MBE in the New Year Honours list for services to People with Cancer

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Chai-Lifeline Cancer Care for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Going concern

The trustees have considered the charity’s budgets, cash flow forecasts and reserves and consider it appropriate to adopt the going concern basis in preparing the financial statements; no material uncertainties have been identified.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

This report was approved by the Trustees on 23 December 2025 and signed on their behalf by:

L. Hager MBE
Trustee

R. Segal
Trustee

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CHAI-LIFELINE CANCER CARE

Opinion

We have audited the financial statements of Chai-Lifeline Cancer Care (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with management (as required by auditing standards).
- We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

- Except for any known or possible non-compliance, and as required by auditing standards, our work in respect of these included enquiry of management about company's policies, procedures, and related controls regarding compliance with laws and regulations and if there are any known instances of noncompliance.
- We tested the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.
- We performed analytical procedures to identify any unusual or unexpected relationships.
- We examined supporting documents for all material balances, transactions and disclosures.
- We evaluated the selection and application of accounting policies related to subjective measurements and complex transactions.
- We reviewed the Board of trustees' minutes.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements of the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

The potential effects of inherent limitations are particularly significant in the case of misstatement resulting from fraud because fraud may involve sophisticated and carefully organized schemes designed to conceal it, including deliberate failure to record transactions, collusion or intentional misrepresentations being made to us.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Landau Morley LLP 24 December 2025

Statutory Auditor
Chartered Accountants

325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX

Landau Morley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £
Income from:					
Donations and legacies	**3**	3,904,880	105,186	4,010,066	3,819,861
Investments	**4**	143,892	-	143,892	186,021
Total income		4,048,772	105,186	4,153,958	4,005,882
Expenditure on:					
Raising funds	**5**	681,377	-	681,377	641,054
Charitable activities	**6**	3,479,876	72,473	3,552,349	3,218,831
Total expenditure		4,161,253	72,473	4,233,726	3,859,885
Net gains/(losses) on investments	**11**	217,225	-	217,225	385,778
Net income and movement in funds		104,744	32,713	137,457	531,775
Reconciliation of funds:					
Fund balances at 1 April 2024		13,087,751	-	13,087,751	12,555,976
Fund balances at 31 March 2025		13,192,495	32,713	13,225,208	13,087,751

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

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**13**		4,462,314		4,576,662
Investments	**14**		4,538,454		6,504,231
			9,000,768		11,080,893
Current assets					
Debtors	**16**	293,535		306,702	
Investments	**17**	-		1,250,000	
Cash at bank and in hand		4,272,617		743,610	
		4,566,152		2,300,312	
Creditors: amounts falling due within one year	**18**	(341,712)		(293,454)	
Net current assets			4,224,440		2,006,858
Total assets less current liabilities			13,225,208		13,087,751
Income funds					
Restricted funds	**20**		32,713		-
Unrestricted funds					
Designated funds	**21**	1,000,000		1,000,000	
General unrestricted funds		12,192,495		12,087,751	
			13,192,495		13,087,751
			13,225,208		13,087,751

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledges their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 23 December 2025

L. Hager MBE
Trustee

R. Segal
Trustee

Company Registration No. 03640937

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	**27**		(19,114)		71,614
Investing activities					
Purchase of tangible fixed assets		(28,772)		(52,011)	
Purchase of investments		(5,695,349)		(2,301,970)	
Proceeds from disposal of investments		9,128,350		488,200	
Investment income received		143,892		186,021	
Net cash generated from/(used in) investing activities			3,548,121		(1,679,760)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			3,529,007		(1,608,146)
Cash and cash equivalents at beginning of year			743,610		2,351,756
Cash and cash equivalents at end of year			4,272,617		743,610

1 Accounting policies

Charity information

Chai-Lifeline Cancer Care is a private company limited by guarantee incorporated in England and Wales. The registered office is 325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019).

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

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

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to support the current level of expenditure and to continue in operational existence for the foreseeable future.

1.3 Charitable funds

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

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

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 Tangible fixed assets

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

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

Freehold property	2% straight line
Office equipment	15% straight line
Fixtures and fittings	15% straight line
Computer equipment	33% straight line

Freehold land and assets in the course of construction are not depreciated.

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.8 Impairment of fixed assets

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

1 Accounting policies **(Continued)**

1.9 Cash and cash equivalents

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

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

1.11 Employee benefits

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

1.12 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Donations and gifts						
General donations	396,827	-	396,827	372,360	-	372,360
Patronage	63,162	-	63,162	49,531	-	49,531
Legacies	298,323	-	298,323	162,562	-	162,562
New Year appeal	178,534	-	178,534	179,756	-	179,756
Pesach appeal	66,040	-	66,040	82,315	-	82,315
Golf days	48,826	-	48,826	118,324	-	118,324
Income from Dinner Function	-	-	-	3,659	-	3,659
Chai Challenge	60,591	-	60,591	-	-	-
Ladies Events	-	-	-	120,819	-	120,819
London Marathon	24,201		24,201	58,263	-	58,263
Manchester Events	14,413		14,413	5,800	-	5,800
Other fundraising events	354,265	67,927	422,192	160,204	-	160,204
Service donations	144,537	37,259	181,796	178,078	-	178,078
Annual Campaigns	2,255,161	-	2,255,161	2,328,190	-	2,328,190
	3,904,880	105,186	4,010,066	3,819,861	-	3,819,861

4 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	135,606	170,017
Interest receivable	8,286	16,004
	143,892	186,021

5 Raising funds

	Unrestricted funds	Total
	2025	2024
	£	£
Fundraising and publicity		
Fundraising costs	361,987	313,365
Staff costs	302,722	309,859
Fundraising and publicity	664,709	623,224
Investment management	16,668	17,830
	681,377	641,054

Costs of Raising funds comprised:

		2025	**2024**
Fundraising and publicity			
General donations		32,364	31,548
Patronage		5,151	5,128
Legacy costs		3,463	3,176
New Year appeal		34,356	36,940
Pesach appeal		29,644	23,733
Golf days		13,827	30,540
Dinner Function		-	309
Chai Challenge		4,942	-
Ladies Events		-	63,664
London Marathon		6,389	8,195
Manchester events		34,773	27,627
Other fundraising events		190,758	75,466
Services		14,827	15,087
Annual Campaigns		294,213	301,811
	Total	664,707	623,224

6 Charitable activities

	2025 £	2024 £
Staff costs	1,054,042	940,049
Freelance therapists' and consultants' costs	1,043,830	996,115
Publications costs	155,935	165,415
Advertising services	90,377	77,571
Training supervisor costs	73,724	45,877
Room hire costs	78,492	68,063
Patients' aids/Consumables	8,169	8,460
Laundry services	12,043	11,692
Other costs	129,490	132,932
	2,646,102	2,446,174
Share of support costs (see note 7)	886,628	754,556
Share of governance costs (see note 7)	19,619	18,101
	3,552,349	3,218,831
Analysis by fund		
Unrestricted funds	3,479,876	3,218,831
Restricted funds	72,473	-
	3,552,349	3,218,831

7 Support costs

	Support costs	**Governance costs**	**2025**	Support costs	Governance costs	2024
	£	**£**	**£**	£	£	£
Staff costs	242,852	-	242,852	201,066	-	201,066
Depreciation	143,121	-	143,121	153,141	-	153,141
Premises costs	192,990	-	192,990	145,462	-	145,462
Rates, water and electricity	66,323	-	66,323	50,203	-	50,203
Newspapers and journals	8,691	-	8,691	7,567	-	7,567
Computer and internet expenses	65,144	-	65,144	60,178	-	60,178
Telephone	13,952	-	13,952	12,725	-	12,725
Other costs	41,035	-	41,035	42,025	-	42,025
Postage and printing	28,970	-	28,970	25,543	-	25,543
Legal & Professional fees	83,550	-	83,550	56,646	-	56,646
Audit fees	-	13,340	13,340	-	12,200	12,200
Accountancy	-	6,279	6,279	-	5,901	5,901
	886,628	19,619	906,247	754,556	18,101	772,657
Analysed between						
Charitable activities	886,628	19,619	906,247	754,556	18,101	772,657

Governance costs include payments to the auditors of £13,340 (2024: £12,200) for audit fees and 6,279 (2024: £5,901) for non audit fees.

8 Net movement in funds

	2025	**2024**
	£	**£**
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	13,340	12,200
Depreciation of owned tangible fixed assets	143,121	153,141

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	33	31

Employment costs	2025 £	2024 £
Wages and salaries	1,385,191	1,255,146
Social security costs	144,765	130,203
Other pension costs	69,660	65,625
	1,599,616	1,450,974

The key management personnel of the charity comprise one of the Trustees and the Chief Executive. The total employee benefits of the key management personnel of the Charity were £273,602 (2024: £251,993).

Of the employees whose emoluments exceed £60,000, 4 (2024: 2) have retirement benefits accruing under defined contribution pension schemes.

The number of employees whose annual remuneration was £60,000 or more were:

	2025 Number	2024 Number
In the band £60,001 - £70,000	2	-
In the band £90,001 - £100,000	1	1
In the band £140,001 - £150,000	1	1

10 Trustees' remuneration

The Charity Commission approved payments of remuneration, benefits in kind and pension contributions to Louise Hager, a trustee of the Charity, in her role as Chairman. Louise Hager promotes the charity nationally and internationally and leads the fundraising department. Payments are made pursuant to the authority set out in Article 5 of the Charity's Articles of Association.

Remuneration paid to the trustee (including benefits in kind and pension contributions) during the year ended 31 March 2025 totalled £148,956 (2024: £145,944).

During the year retirement benefits were accruing to 1 Trustee (2024: 1) in respect of defined contribution pension schemes.

No other Trustee received any remuneration or reimbursed expenses in the year.

11 Gains and losses on investments

	Unrestricted funds 2025	Unrestricted funds 2024
Gains/(losses) arising on:	£	£
Revaluation of investments	217,225	385,778

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Tangible fixed assets

	Freehold property	Office equipment	Fixtures and fittings	Computer equipment	Total
	£	£	£	£	£
Cost					
At 1 April 2024	6,215,608	82,617	796,888	276,284	7,371,397
Additions	-	-	17,316	11,456	28,772
At 31 March 2025	6,215,608	82,617	814,204	287,740	7,400,169
Depreciation and impairment					
At 1 April 2024	1,733,345	80,975	720,208	260,206	2,794,734
Depreciation charged in the year	102,712	615	22,861	16,933	143,121
At 31 March 2025	1,836,057	81,590	743,069	277,139	2,937,855
Carrying amount					
At 31 March 2025	4,379,551	1,027	71,135	10,601	4,462,314
At 31 March 2024	4,482,263	1,641	76,680	16,078	4,576,662

Included in freehold property is land with a historic cost of £1,080,000 (2024: £1,080,000) that is not depreciated.

14 Fixed asset investments

	Listed investments	Other investments	Total
	£	£	£
Cost or valuation			
At 1 April 2024	6,504,229	2	6,504,231
Additions	5,695,349	-	5,695,349
Valuation changes	217,224	-	217,224
Disposals	(7,878,350)	-	(7,878,350)
At 31 March 2025	4,538,452	2	4,538,454
Carrying amount			
At 31 March 2025	4,538,452	2	4,538,454
At 31 March 2024	6,504,229	2	6,504,231

Other investments comprise:	Notes	2025 £	2024 £
Investments in subsidiaries	**26**	2	2

Fixed asset investments revalued

15 Financial instruments

	2025	2024
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	-	1,250,000
Carrying amount of financial liabilities		
Measured at fair value through profit or loss		
- Other financial liabilities	309,519	259,845

16 Debtors

Amounts falling due within one year:	2025 £	2024 £
Income tax recoverable and other debtors	217,862	221,447
Prepayments and accrued income	75,673	85,255
	293,535	306,702

17 Current asset investments

	2025	2024
	£	£
Unlisted investments	-	1,250,000

Current asset investment represents the UK and overseas bonds of £nil (2024: £1,250,000) in Israel. The bond will be matured on 01 February 2027, therefore, the current assets investments are classified to fixed assets investments.

18 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	32,193	33,609
Trade creditors	173,400	163,989
Amounts owed to subsidiary undertakings	2	2
Accruals and deferred income	136,117	95,854
	341,712	293,454

Accruals and deferred income include deferred income totaling £89,854 (2024: £66,573) in respect of amounts received in advance.

19 Retirement benefit schemes

	2025	2024
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	69,660	65,625

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

20 Restricted funds

	At 1 April 2024	Incoming resources	Resources expended	At 31 March 2025
	£	£	£	£
Chai Centre - Outpatient Rehabilitation & Palliative Care	-	16,859	16,859	-
Chai Home Support Services	-	5,400	5,400	-
Chai In Schools	-	2,500	2,500	-
Chai BRCA Gene Testing Programme	-	65,427	32,713	32,713
Chai Support Groups	-	15,000	15,000	-
	-	105,186	(72,473)	32,713

20 Restricted funds **(Continued)**

The restricted BRCA funds were received in order to provide counselling for individuals, couples and families as well as running BRCA Support groups.

21 Unrestricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2025 £
Designated fund	1,000,000	-	-	-	1,000,000
General funds	12,087,751	4,048,772	(4,161,253)	217,225	12,192,495
	13,087,751	4,048,772	(4,161,253)	217,225	13,192,495

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2024 £
Designated fund	1,000,000	-	-	-	1,000,000
General funds	11,555,976	4,005,882	(3,859,885)	385,778	12,087,751
	12,555,976	4,005,882	(3,859,885)	385,778	13,087,751

Designated funds represent amounts sent aside by the trustees in order to accumulate funds towards a future capital project at the Flagship Centre in NW London.

22 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	4,462,314	-	4,462,314
Investments	4,538,454	-	4,538,454
Current assets/(liabilities)	4,191,727	32,713	4,224,440
	13,192,495	32,713	13,225,208

22 Analysis of net assets between funds (Continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	4,576,662	-	4,576,662
Investments	6,504,231	-	6,504,231
Current assets/(liabilities)	2,006,858	-	2,006,858
	13,087,751	-	13,087,751

23 Operating lease commitments

Lessee
At the reporting year end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases which fall due as follows:

	2025 £	2024 £
Within one year	5,725	5,725
Between two and five years	2,863	14,313
	8,588	20,038

24 Related party transactions

Donations of £32,472 (2024: £30,873) were received during the year from the Trustees and from entities connected with the Trustees.

25 Controlling Party

The company is limited by guarantee and under the control of the Trustees.

26 Subsidiaries

Details of the charity's subsidiary at 31 March 2025 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held Direct	% Held Indirect
Chai-Lifeline Services Limited	England & Wales	Dormant	Ordinary	100.00	

26 Subsidiaries **(Continued)**

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
Chai-Lifeline Services Limited		2

27 Cash (absorbed by)/generated from operations

	2025	2024
	£	£
Surplus for the year	137,457	531,775
Adjustments for:		
Investment income recognised in statement of financial activities	(143,892)	(186,021)
Fair value gains and losses on investments	(217,225)	(385,778)
Depreciation and impairment of tangible fixed assets	143,121	153,141
Movements in working capital:		
Decrease/(increase) in debtors	13,167	(10,411)
Increase/(decrease) in creditors	48,258	(31,092)
Cash (absorbed by)/generated from operations	(19,114)	71,614

28 Analysis of changes in net funds

The charity had no material debt during the year.

CHAI-LIFELINE CANCER CARE

England & Wales - Charity number 1078956

Accounts

Charity registration number 1078956

Company registration number 03640937 (England and Wales)

CHAI-LIFELINE CANCER CARE

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S. Zuckerbrod	
	L. Hager	
	A. Tookman	
	R. Segal	
	A. Maurice	
	P. Hertz	
	L. Shelley	
	R. Saville	(Appointed 18 August 2023)
Charity number	1078956	
Company number	03640937	
Registered office	325-327 Oldfield Lane North Greenford Middlesex UB6 0FX	
Auditor	Landau Morley LLP 325-327 Oldfield Lane North Greenford Middlesex UB6 0FX	

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
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CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The Trustees (who are also directors for the purpose of the Companies Act) present their annual report together with the audited financial statements of Chai-Lifeline Cancer Care (the company) for the year ended 31 March 2024.

The Trustees confirm that the Annual report and financial statements of the company comply with the current statutory requirements, have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Reference and Administrative Details

Reference and administrative details are shown in the schedule of members of the board and professional advisors on the legal and administrative information page of the financial statements.

Structure, Governance and Management

Chai-Lifeline Cancer Care is a company limited by guarantee governed by its Memorandum and Articles of Association dated 24th September 1998 as amended by written resolution on 7th August 2012. It has no share capital. It is a registered charity, Charity number 1078956. The charity is governed by the Companies Act 2006 and the Charities Act 2011.

Appointment of Trustees, Induction and Training

Trustees may be recruited from the Jewish Community. They will be able to demonstrate an ability to support, promote and lead development of the charity. They will have an area of expertise that will enhance the work of the Trustees and contribute to the achievement of the charity's objectives.

New Trustees undergo induction training to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the objectives and financial performance of the charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The Board of Trustees administers and determines the general policy of the charity.

The Chief Executive, Lisa Steele, is appointed by the Trustees to manage the day-to-day operations of the charity with delegated responsibility.

The vast majority of Chai's staff provides face to face services for clients.

Related Parties

In the year ended 31st March 2024, the charity did not undertake any transactions with related parties other than those disclosed in the financial statements.

Risk Management

The Trustees assess the major risks to which the charity is exposed and implement systems to mitigate both financial and non-financial risks.

Chai has a risk register which is reviewed regularly. The Trustees also ensure that clinical governance is in place, throughout all service areas of therapy, complementary therapy and counselling, and physical and psychological groups.

Chai operates a high level of confidentiality with respect to all client information.

Achievable fundraising targets are set to cover realistic budgets, which are monitored on a monthly basis together with cash forecasts.

Objectives and Activities

The objectives of the charity are:

To promote the relief of persons suffering from cancer and their families within the Jewish Community and to prevent sickness by promoting good health care and the provision of education and screening programmes for persons within the Jewish community, whether suffering from cancer or not.

The charity has the general aim of providing an extensive range of services including counselling, therapies, complementary therapies, advocacy, legal, financial and spiritual advice, group activities and support groups for the Jewish community.

Chairman's statement

The past year has been one of continued development for the organisation, as Chai responds to unprecedented demand across the community.

At the forefront of this activity is Chai's active role in raising awareness of the NHS England Jewish BRCA genetic population testing programme. This ground breaking initiative has been developed to identify any person over 18, with at least one Jewish grandparent, for the mutated BRCA1/ BRCA 2 gene.

Following the official launch at the House of Lords in January, over 17,000 people have expressed interest to be tested.

Chai's reputation as a leader and innovator in the field of supportive cancer care goes beyond the Jewish Community. A notable example was when Chai was commended in Parliament by Nicola Richards MP for "developing a blueprint for how to best support those affected by cancer. I take away a lot from their approach."

The combination of earlier diagnoses and advances in surgery and treatment mean that thankfully more people are living for longer, albeit with physical and emotional changes which affect both the cancer patients and their family members. Our clients often refer to us as the constant factor during a time of great uncertainty in their lives.

To meet the relentless demand, we invested in the infrastructure of our North West Service as well as recruiting additional counsellors and therapists.

Chai does not receive any statutory funding but was able to continue to provide specialised services mainly through a matched funding campaign which also afforded the opportunity to inform the community of the comprehensive range of support services which Chai provides.

What Chai provides

Chai provides services to the Jewish community and these can be accessed either by self-referral or referral from a professional.

Chai's reputation for providing a highly professional service combined with sensitivity and care has encouraged those needing our service to contact us. Services are provided from our flagship centre in Hendon and from our 11 satellite centres across the UK. For those unable to access a Chai site, support will be provided through telephone counselling, Skype and Zoom, nationally and internationally. Awareness of our services has built significantly with enquiries from Israel, USA, Canada, Australia, Europe and South Africa.

Chai services provided to clients are:

- Advisory services – advocacy, information, image resource service, medical connections, nutritional and dietary advice, access to benefits, statutory services advice.

- Counselling – for cancer patients, their families and carers, telephone, Skype and Zoom counselling, counselling for genetic, psychosexual and relationship issues.
- Complementary therapies – acupuncture, aromatherapy, craniosacral therapy, Indian head massage, reflexology, hot stones, hypnotherapy, reiki, therapeutic massage, foot care, healing.
- Therapies – manual lymphatic drainage, physiotherapy, rehabilitation gym sessions, individual fitness sessions.
- Children, Teenage and Family Service – child therapy including art and music therapy, teenage counselling service.
- Chai in Schools Service – providing support to both pupils who have cancer themselves and who are affected by a cancer diagnosis in their families and to give teachers and head teachers practical advice and strategies for their pupils.
- Chai Medical Clinic – staffed by a consultant in Palliative Medicine.
- Group activities – art workshop, jewellery workshop, knitting, meditation, music workshop, open/ supervised gym sessions, lymphedema exercise, Pilates, table tennis, walking group, Wednesday afternoons socials and yoga, styling workshop, creative writing workshop.
- Support groups – Women's and Men's support groups, BRCA support group (no cancer), BRCA support group with cancer, Carers support group, 2 bereavement support groups, breast buddies, lifestyle group, meditation and mindfulness.
- Home support service – counselling, individual therapies and complementary therapies and advisory services in clients' homes, hospitals and hospices.
- Volunteer services – befriending, shopping, computer lessons, lifts to and from Chai and hospitals.

Many of the support groups are online to allow our clients to join nationally. This has proved particularly beneficial for clients not within geographical reach of a Chai centre.

Objectives for 2023/2024

- To recruit more specialised therapists and counsellors to meet the surge for support
- To continue to raise awareness through all social media campaigns.
- To plan and implement a matched funding campaign
- To review the existing space at the Flagship Centre in London, with a view to providing new space to meet the further need

All objectives were achieved.

Major areas of Fundraising activity

- Benefactors, Patronage and Friends campaign to engage with major donors and encourage sustainable support
- Matched Fundraising campaign
- Community fundraising events and sponsored activities
- Two major postal appeals during the year

Performance and achievements in 2023/2024

To meet our clients' many and diverse needs, Chai now provides 68 specialised support services across the nationwide network of 11 satellite centres. For those who are not able to come to us, services can be provided in clients' own homes, hospitals and hospices through our Home Support Services. In addition, clients can still access our expertise and care, including some groups, through Zoom.

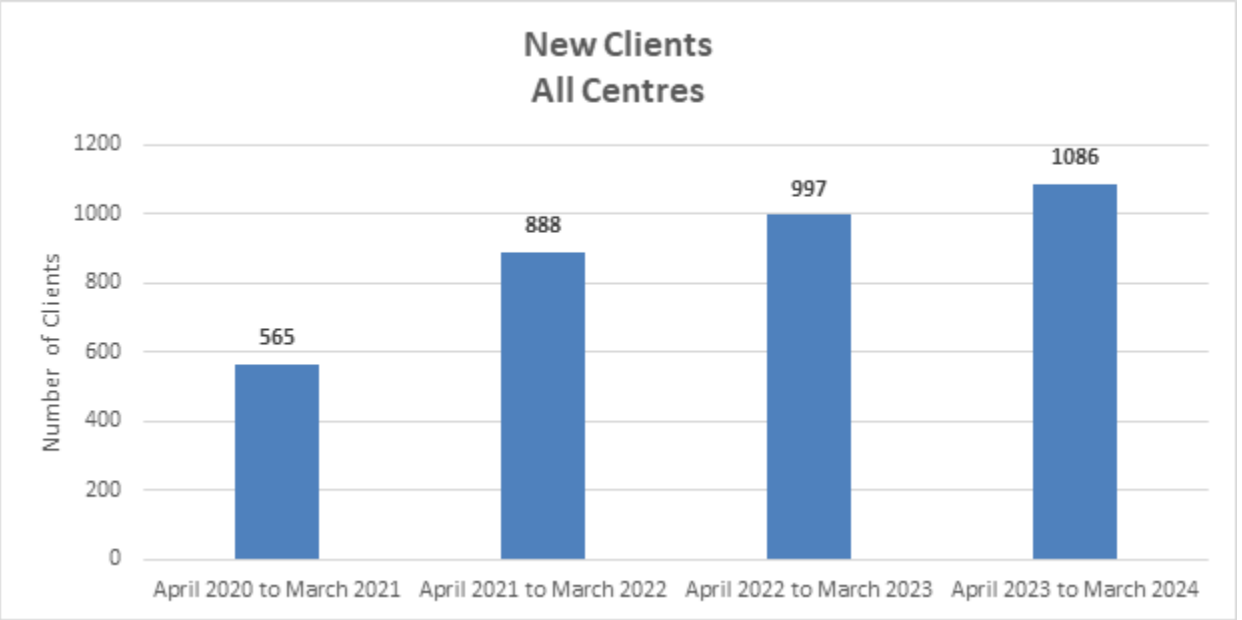
The feedback from our clients, both the cancer patients and their family members, is that our services make a tangible difference and that this ongoing support brings considerable relief and comfort. Without it their lives would be of poorer quality, as there is nowhere else for them to receive this level of specialised support.

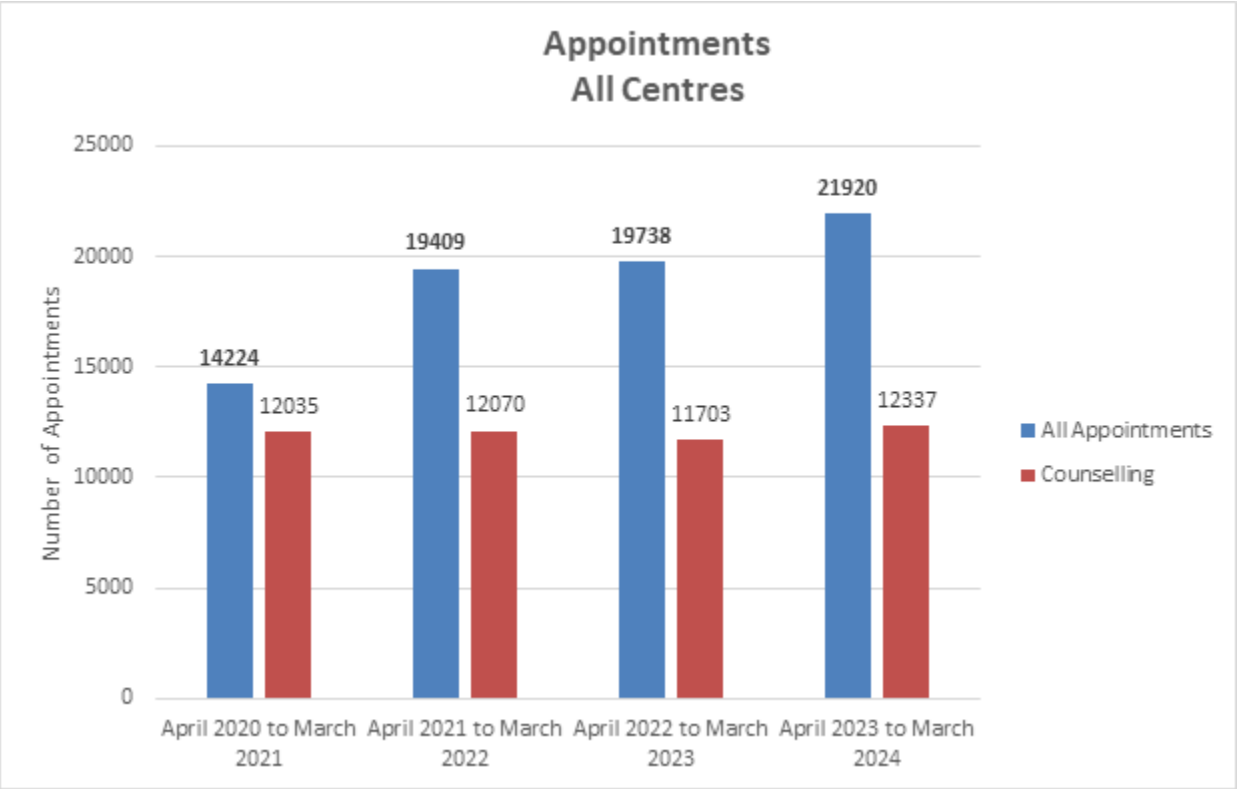
Following the soft launch in January 2023 and the official launch in January 2024 of the NHS England Jewish BRCA Testing Programme, the need for Chai's expertise has risen. Whilst the knowledge of testing positive for a mutated BRCA1 /BRCA2 gene for can save lives, the impact can be overwhelming, not only for the person themselves, but also for their family members. We have increased our specialised support and now provide 1 to 1, couple and family support as well as two support groups, one for people with cancer and one for those without cancer.

We continue to receive calls for our 'Chai in Schools' programme from Primary and Secondary schools across the UK. This is due to the increase in the number of parents being diagnosed with cancer, many of whom have children. In addition to supporting the children during school hours, and in the holidays at a Chai centre, we provide practical advice and strategies to teachers, many of whom have not had experience of dealing with terminal illness.

Service Activity

Number of New Clients:





Developing Services

Chai's Medical Advisory Panel ensures that Chai is kept updated on all developments of cancer treatment and care. This knowledge, together with our clients' feedback, enables us to refine and plan the range of services that are needed to meet the complex and evolving needs of our clients.

Chai continues to raise awareness of the lifesaving potential of the NHS England Jewish BRCA Testing Programme. With people in the Jewish population six times more likely to carry a mutated gene, Chai's specialised counsellors receive training from the Royal Marsden and Northwick Park genetics team to enable them to support all those who wish to discuss the implications of being tested as well as those who test positive for a mutated gene.

We developed the BRCA support group for those who have tested positive, but do not have cancer.

New services include pelvic floor physiotherapy and a creative writing workshop.

Managing the long-term physical and emotional impact of living with a cancer diagnosis is an on-going challenge for our clients. However, with counsellors providing expert support and with the breadth of our complementary and therapeutic treatments, Chai makes a significant difference to people's lives.

Fundraising

A matched funding campaign in December was successful in both raising funds and awareness.

Chai's two annual appeals, Pesach and Rosh Hashana were both successful.

We were able to hold the annual Club 18 Golf Day and the biennial Golf Fore Chai Day, a Whisky Event, The Ladies Lunch, and Rosh Hashana Gift Sale.

Quality assurance

A specialist independent consultant has reviewed all Chai's policies and all members of staff have attended GDPR awareness and training sessions across the UK Chai centres.

Chai continues to use the quality assurance scheme to assist it in monitoring the quality of its services and to contribute to the future development of new services. The system is an accredited tool which is used nationally in cancer support organisations. The system is called MYCaW (Measure Yourself Concerns and Wellbeing) and is used for most clients who use Chai's services.

The Counsellors' Handbook and Complementary Therapists' handbook have both been reviewed and are used across all of our sites to clarify processes and to ensure consistency throughout the organisation.

Chai's Staff Handbook has again been updated in line with current legislation.

The Volunteers' Handbook has been reviewed and constantly updated.

All further policies are reviewed and constantly updated.

Training for therapists and counsellors, including continued professional development, is provided.

Three external Counselling Supervisors support the Psychological Teams nationally.

The annual Natalie Shipman Memorial Lecture took place in November 2023. Professor Ruth Plummer, Professor of Experimental Cancer Medicine, Newcastle University, spoke about 'Taking new cancer drugs to the patient'.

Objectives for 2024/2025

- To continue raising awareness of the ground breaking NHS Jewish BRCA Testing Programme.
- To recruit more specialised counsellors and therapists nationally, to meet the increased need for support.
- To share best practice of Chai's specialised services in the wider community.
- To continue to raise awareness through all social media outlets.
- To plan and implement a matched funding campaign.
- To review the existing space at the Flagship centre in London, with a view to providing more space to meet the further need.
- To provide more support groups for under 50yr olds.

Financial review

Donations received from all sources amounted to £3,819,861 (2022/23: £4,334,865) representing a 11.88% decrease from last year.

Funds were raised from specific major fundraising and community events, appeals, private donations, legacies, patronage campaign and commemorative giving.

Chai also received unsolicited donations.

During the year Chai expended:

Cost of providing services - £3,218,831 (2022/23: £2,750,606)

Fundraising and publicity costs - £641,054 (2022/23: £612,610)

Governance costs - £18,101 (2022/23: £23,393)

Annual accounts are delivered to the Charity Commission within 10 months of the financial year-end.

Financial Health

At 31st March 2024 there was a net surplus of income for the year of £531,775 (2022/23: £789,987).

Disclosure of Trustee remuneration

See note 10 to the accounts.

Investments

See note 14 to the accounts.

The charity’s wholly owned subsidiary Chai-Lifeline Services Ltd remains dormant. At 31st March 2024 this company’s reserves totalled £2.

The Trustees have adopted a low-risk strategy to the investment of the charity’s funds. The aim of the investment activity is to obtain a reasonable balance between capital growth and income so the charity can meet future demands as well as current needs.

The charity’s investment holdings are currently managed by two independent investment managers, with whom cautious investment mandates have been agreed. The investment managers report on performance and compliance with their mandates on a regular basis. The Trustees regularly monitor the levels of investments and the returns received to generate sufficient financial return to enable the charity to achieve its Objectives effectively and without interruption.

The charity’s investment holdings are diversified by additional holdings in current and short-term cash deposits.

Volunteers

Chai currently has 120 volunteers who work on behalf of the charity in a variety of roles including befriending, transport, reception duties and administration. The average volunteer spends 2-3 hours a week assisting Chai. All volunteers receive initial training and ongoing supervision.

Reserves Policy

The trustees are committed to meeting the expectations of all clients turning to Chai for support and continue to explore unmet need. No client is turned away and no statutory funding is received.

Our charity supports very sick people and those who are close to them. Our activities include offering educational resources for patients, carers and professionals and our future plans are to proactively explore innovative methods of health promotion with our clientele. In view of the nature of the illness we frequently have a long term commitment with our patients and their families. The Trustees therefore think the charity's reserves policy should reflect this long term engagement and Chai is aiming to build sufficient unrestricted free funds to cover at least one year's future operational costs, for the sake of prudence.

The Trustees have allocated £1m towards an upcoming building project at the Flagship Centre in NW London.

At 31 March 2024 free reserves are £2,006,858 (2023: £2,997,703). The management team continue to put a strong emphasis on building these reserves and have a programme of financial planning to accumulate and sustain these reserves, which will need to increase in line with the finances required to fund the growing number of clients using the services for increasing periods of time.

Trustees

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S. Zuckerbrod
L. Hager
A. Tookman
R. Segal
A. Maurice
P. Hertz
L. Shelley
R. Saville

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Chai-Lifeline Cancer Care for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

This report was approved by the Trustees on 20 December 2024 and signed on their behalf by:

L. Hager
Trustee

R. Segal
Trustee

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CHAI-LIFELINE CANCER CARE

Opinion
We have audited the financial statements of Chai-Lifeline Cancer Care (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information
The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:
- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with management (as required by auditing standards).
- We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.
- Except for any known or possible non-compliance, and as required by auditing standards, our work in respect of these included enquiry of management about company's policies, procedures, and related controls regarding compliance with laws and regulations and if there are any known instances of noncompliance.
- We tested the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.
- We performed analytical procedures to identify any unusual or unexpected relationships.
- We examined supporting documents for all material balances, transactions and disclosures.
- We evaluated the selection and application of accounting policies related to subjective measurements and complex transactions.
- We reviewed the Board of trustees' minutes.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements of the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

The potential effects of inherent limitations are particularly significant in the case of misstatement resulting from fraud because fraud may involve sophisticated and carefully organized schemes designed to conceal it, including deliberate failure to record transactions, collusion or intentional misrepresentations being made to us.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Landau Morley LLP

20 December 2024

Chartered Accountants
Statutory Auditor

325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX

Landau Morley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:					
Donations and legacies	**3**	3,819,861	4,319,865	15,000	4,334,865
Investments	**4**	186,021	69,876	-	69,876
Total income		4,005,882	4,389,741	15,000	4,404,741
Expenditure on:					
Raising funds	**5**	641,054	612,610	-	612,610
Charitable activities	**6**	3,218,831	2,666,801	83,805	2,750,606
Total expenditure		3,859,885	3,279,411	83,805	3,363,216
Net gains/(losses) on investments	**11**	385,778	(251,538)	-	(251,538)
Net income		531,775	858,792	(68,805)	789,987
Transfers between funds		-	3,207,067	(3,207,067)	-
Net movement in funds	**8**	531,775	4,065,859	(3,275,872)	789,987
Reconciliation of funds:					
Fund balances at 1 April 2023		12,555,976	8,490,117	3,275,872	11,765,989
Fund balances at 31 March 2024		13,087,751	12,555,976	-	12,555,976

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

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**13**		4,576,662		4,677,793
Investments	**14**		6,504,231		4,880,480
			11,080,893		9,558,273
Current assets					
Debtors	**16**	306,702		296,291	
Investments	**17**	1,250,000		674,202	
Cash at bank and in hand		743,610		2,351,756	
		2,300,312		3,322,249	
Creditors: amounts falling due within one year	**18**	(293,454)		(324,546)	
Net current assets			2,006,858		2,997,703
Total assets less current liabilities			13,087,751		12,555,976
Income funds					
Unrestricted funds					
Designated funds	**21**	1,000,000		1,000,000	
General unrestricted funds		12,087,751		11,555,976	
			13,087,751		12,555,976
			13,087,751		12,555,976

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledges their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 20 December 2024

L. Hager
Trustee

R. Segal
Trustee

Company Registration No. 03640937

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash generated from operations	**25**		71,614		1,179,703
Investing activities					
Purchase of tangible fixed assets		(52,011)		(78,361)	
Purchase of investments		(2,301,970)		(1,019,589)	
Proceeds from disposal of investments		488,200		(1,737)	
Investment income received		186,021		69,876	
Net cash used in investing activities			(1,679,760)		(1,029,811)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(1,608,146)		149,892
Cash and cash equivalents at beginning of year			2,351,756		2,201,864
Cash and cash equivalents at end of year			743,610		2,351,756

1 Accounting policies

Charity information

Chai-Lifeline Cancer Care is a private company limited by guarantee incorporated in England and Wales. The registered office is 325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019).

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

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

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to support the current level of expenditure and to continue in operational existence for the foreseeable future.

1.3 Charitable funds

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

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

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 Tangible fixed assets

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

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

Freehold property	2% straight line
Office equipment	15% straight line
Fixtures and fittings	15% straight line
Computer equipment	33% straight line

Freehold land and assets in the course of construction are not depreciated.

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.8 Impairment of fixed assets

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

1 Accounting policies **(Continued)**

1.9 Cash and cash equivalents

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

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

1.11 Employee benefits

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

1.12 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	2024	2023	2023	2023
	£	£	£	£
General donations	372,360	372,684	-	372,684
Patronage	49,531	54,375	-	54,375
Legacies	162,562	701,483	-	701,483
New Year appeal	179,756	175,707	-	175,707
Pesach appeal	82,315	85,504	-	85,504
Golf days	118,324	43,685	-	43,685
Income from Dinner Function	3,659	9,782	-	9,782
Chai Challenge	-	79,740	-	79,740
Ladies Events	120,819	103,335	-	103,335
London Marathon	58,263	39,882	-	39,882
Manchester events	5,800	10,991	-	10,991
Other fundraising events	160,204	213,624	-	213,624
Service donations	178,078	186,386	15,000	201,386
Annual Campaigns	2,328,190	2,242,687	-	2,242,687
	3,819,861	4,319,865	15,000	4,334,865

4 Income from investments

	Unrestricted funds 2024	**Unrestricted funds 2023**
	£	**£**
Investment income	170,017	61,633
Interest receivable	16,004	8,243
	186,021	69,876

5 Raising funds

	Unrestricted funds	Total
	2024	2023
	£	£
Fundraising and publicity		
Fundraising costs	313,365	263,220
Staff costs	309,859	318,981
Fundraising and publicity	623,224	582,201
Investment management	17,830	30,409
	641,054	612,610

Costs of Raising funds comprised:

		2024	**2023**
Fundraising and publicity			
General donations		31,548	31,712
Patronage		5,128	6,987
Legacy costs		3,176	3,280
New Year appeal		36,940	34,813
Pesach appeal		23,733	22,252
Golf days		30,540	11,918
Dinner Function		309	832
Chai Challenge		-	6,786
Ladies Events		63,664	56,213
London Marathon		8,195	7,056
Manchester events		27,627	28,470
Other fundraising events		75,466	43,588
Services		15,087	17,136
Annual Campaigns		301,811	311,158
	Total	623,224	582,201

6 Charitable activities

	2024	2023
	£	£
Staff costs	940,049	776,448
Freelance therapists' and consultants' costs	996,115	808,494
Publications costs	165,415	155,788
Advertising services	77,571	88,354
Training supervisor costs	45,877	44,458
Room hire costs	68,063	62,827
Patients' aids/Consumables	8,460	14,274
Laundry services	11,692	10,086
Other costs	132,932	87,046
	2,446,174	2,047,775
Share of support costs (see note 7)	754,556	679,438
Share of governance costs (see note 7)	18,101	23,393
	3,218,831	2,750,606
Analysis by fund		
Unrestricted funds	3,218,831	2,666,801
Restricted funds	-	83,805
	3,218,831	2,750,606

7 Support costs

	Support costs	**Governance costs**	**2024**	Support costs	Governance costs	2023
	£	**£**	**£**	£	£	£
Staff costs	201,066	-	201,066	182,633	-	182,633
Depreciation	153,141	-	153,141	162,175	-	162,175
Premises costs	145,462	-	145,462	110,921	-	110,921
Rates, water and electricity	50,203	-	50,203	47,474	-	47,474
Newspapers and journals	7,567	-	7,567	6,788	-	6,788
Computer and internet expenses	60,178	-	60,178	47,336	-	47,336
Telephone	12,725	-	12,725	11,655	-	11,655
Other costs	42,025	-	42,025	43,180	-	43,180
Postage and printing	25,543	-	25,543	24,105	-	24,105
Legal & Professional fees	56,646	-	56,646	43,171	-	43,171
Audit fees	-	12,200	12,200	-	12,164	12,164
Accountancy	-	5,901	5,901	-	11,229	11,229
	754,556	18,101	772,657	679,438	23,393	702,831
Analysed between						
Charitable activities	754,556	18,101	772,657	679,438	23,393	702,831

Governance costs include payments to the auditors of £12,200 (2023: £12,164) for audit fees and £5,901 (2023: £11,229) for non audit fees.

8 Net movement in funds

	2024	**2023**
	£	**£**
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	12,200	12,164
Depreciation of owned tangible fixed assets	153,141	162,175

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	31	29

Employment costs	2024 £	2023 £
Wages and salaries	1,255,146	1,109,763
Social security costs	130,203	107,954
Other pension costs	65,625	60,345
	1,450,974	1,278,062

The key management personnel of the charity comprise one of the Trustees and the Chief Executive. The total employee benefits of the key management personnel of the Charity were £251,993 (2023: £228,775).

Of the employees whose emoluments exceed £60,000, 2 (2023: 3) have retirement benefits accruing under defined contribution pension schemes.

The number of employees whose annual remuneration was £60,000 or more were:

	2024 Number	2023 Number
In the band £60,001 - £70,000	-	1
In the band £90,001 - £100,000	1	1
In the band £110,001 - £120,000	-	1
In the band £130,001 - £140,000	1	-

10 Trustees' remuneration

The Charity Commission approved payments of remuneration, benefits in kind and pension contributions to Louise Hager, a trustee of the Charity, in her role as Chairman. Louise Hager promotes the charity nationally and internationally and leads the fundraising department. Payments are made pursuant to the authority set out in Article 5 of the Charity's Articles of Association.

Remuneration paid to the trustee (including benefits in kind and pension contributions) during the year ended 31 March 2024 totalled £145,944 (2023: £127,720).

During the year retirement benefits were accruing to 1 Trustee (2023: 1) in respect of defined contribution pension schemes.

No other Trustee received any remuneration or reimbursed expenses in the year.

11 Gains and losses on investments

	Unrestricted funds 2024	Unrestricted funds 2023
Gains/(losses) arising on:	£	£
Revaluation of investments	385,778	(251,538)

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Tangible fixed assets

	Freehold property	Office equipment	Fixtures and fittings	Computer equipment	Total
	£	£	£	£	£
Cost					
At 1 April 2023	6,205,048	82,520	763,200	268,618	7,319,386
Additions	10,560	97	33,688	7,666	52,011
At 31 March 2024	6,215,608	82,617	796,888	276,284	7,371,397
Depreciation and impairment					
At 1 April 2023	1,630,633	80,208	686,805	243,948	2,641,594
Depreciation charged in the year	102,712	768	33,403	16,258	153,141
At 31 March 2024	1,733,345	80,976	720,208	260,206	2,794,735
Carrying amount					
At 31 March 2024	4,482,263	1,641	76,680	16,078	4,576,662
At 31 March 2023	4,574,415	2,311	76,396	24,671	4,677,793

Included in freehold property is land with a historic cost of £1,080,000 (2023: £1,080,000) that is not depreciated.

14 Fixed asset investments

	Managed investments	Other investments	Total
	£		£
Cost or valuation			
At 1 April 2023	4,880,478	2	4,880,480
Additions	3,551,970	-	3,551,970
Valuation changes	385,778	-	385,778
Transfer to current assets	(1,250,000)	-	(1,250,000)
Disposals	(1,063,997)	-	(1,063,997)
At 31 March 2024	6,504,229	2	6,504,231
Carrying amount			
At 31 March 2024	6,504,229	2	6,504,231
At 31 March 2023	4,880,478	2	4,880,480

Other investments comprise:	Notes	2024 £	2023 £
Investments in subsidiaries	**24**	2	2

15 Financial instruments

	2024 £	2023 £
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	1,250,000	674,202

16 Debtors

Amounts falling due within one year:	2024 £	2023 £
Income tax recoverable and other debtors	221,447	210,261
Prepayments and accrued income	85,255	86,030
	306,702	296,291

17 Current asset investments

	2024	2023
	£	£
Unlisted investments	1,250,000	674,202

Current asset investments comprise fixed term deposits of £Nil (2023: £174,202) held in the UK and overseas bonds of £1,250,000 (2023: £500,000) in Israel.

18 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	33,609	29,680
Trade creditors	163,989	186,739
Amounts owed to subsidiary undertakings	2	2
Accruals and deferred income	95,854	108,125
	293,454	324,546

Accruals and deferred income include deferred income totalling £66,573 (2023: £64,189) in respect of amounts received in advance.

19 Retirement benefit schemes

	2024	2023
Defined contribution schemes	£	£
Charge to profit or loss in respect of defined contribution schemes	65,625	60,345

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

20 Restricted funds

	Movement in funds				Movement in funds		
	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Balance at 1 April 2023	Incoming resources	Balance at 31 March 2024
	£	£	£	£	£	£	£
Chai Centre Building Fund	1,761,115	-	(40,212)	(1,720,903)	-	-	-
Chai Centre Extension Building Fund	1,445,844	-	(18,256)	(1,427,588)	-	-	-
Chai Centre - Outpatient Rehabilitation & Palliative Care Service	-	15,000	(15,000)	-	-	-	-
Chai Centre - Manchester	68,913	-	(10,337)	(58,576)	-	-	-
	3,275,872	15,000	(83,805)	(3,207,067)	-	-	-

In the prior year the restricted funds relating to building projects undertaken by the charity had been transferred to the unrestricted fund as the building works were complete and the assets were used on an unrestricted basis for any charitable purpose.

21 Unrestricted funds

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

	At 1 April 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2024
	£	£	£	£	£	£
Designated fund	1,000,000	-	-	-	-	1,000,000
General funds	11,555,976	4,005,882	(3,859,885)	-	385,778	12,087,751
	12,555,976	4,005,882	(3,859,885)	-	385,778	13,087,751

21 Unrestricted funds **(Continued)**

Previous year:	At 1 April 2022	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 March 2023
	£	£	£	£	£	£
Designated fund	-	-	-	1,000,000	-	1,000,000
General funds	8,490,117	4,389,741	(3,279,411)	2,207,067	(251,538)	11,555,976
	8,490,117	4,389,741	(3,279,411)	3,207,067	(251,538)	12,555,976

Designated funds represent amounts sent aside by the trustees in order to accumulate funds towards a future capital project at the Flagship Centre in NW London.

22 Related party transactions

Donations of £30,873 (2023: £48,271) were received during the year from the Trustees and from entities connected with the Trustees.

23 Controlling Party

The company is limited by guarantee and under the control of the Trustees.

24 Subsidiaries

Details of the charity's subsidiary at 31 March 2024 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held Direct	Indirect
Chai-Lifeline Services Limited	England & Wales	Dormant	Ordinary	100	-

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
Chai-Lifeline Services Limited		2

25	Cash generated from operations	2024 £	2023 £
	Surplus for the year	531,775	789,987
	Adjustments for:		
	Investment income recognised in statement of financial activities	(186,021)	(69,876)
	Fair value gains and losses on investments	(385,778)	251,538
	Depreciation and impairment of tangible fixed assets	153,141	162,175
	Movements in working capital:		
	(Increase) in debtors	(10,411)	(7,651)
	(Decrease)/increase in creditors	(31,092)	53,530
	Cash generated from operations	71,614	1,179,703

26 Analysis of changes in net funds

The charity had no material debt during the year.

CHAI-LIFELINE CANCER CARE

England & Wales - Charity number 1078956

Accounts

Charity registration number 1078956

Company registration number 03640937 (England and Wales)

CHAI-LIFELINE CANCER CARE

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S. Zuckerbrod	
	L. Hager	
	A. Tookman	
	R. Segal	
	A. Maurice	
	P. Hertz	
	L. Shelley	
	R. Saville	(Appointed 18 August 2023)
Charity number	1078956	
Company number	03640937	
Registered office	325-327 Oldfield Lane North Greenford Middlesex UB6 0FX	
Auditor	Landau Morley LLP 325-327 Oldfield Lane North Greenford Middlesex UB6 0FX	

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
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CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The Trustees (who are also directors for the purpose of the Companies Act) present their annual report together with the audited financial statements of Chai-Lifeline Cancer Care (the company) for the year ended 31 March 2023.

The Trustees confirm that the Annual report and financial statements of the company comply with the current statutory requirements, have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Reference and Administrative Details

Reference and administrative details are shown in the schedule of members of the board and professional advisors on the legal and administrative information page of the financial statements.

Structure, Governance and Management

Chai-Lifeline Cancer Care is a company limited by guarantee governed by its Memorandum and Articles of Association dated 24th September 1998 as amended by written resolution on 7th August 2012. It has no share capital. It is a registered charity, Charity number 1078956. The charity is governed by the Companies Act 2006 and the Charities Act 2011.

Appointment of Trustees, Induction and Training

Trustees may be recruited from the Jewish Community. They will be able to demonstrate an ability to support, promote and lead development of the charity. They will have an area of expertise that will enhance the work of the Trustees and contribute to the achievement of the charity's objectives.

New Trustees undergo induction training to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the objectives and financial performance of the charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The Board of Trustees administers and determines the general policy of the charity.

The Chief Executive, Lisa Steele, is appointed by the Trustees to manage the day-to-day operations of the charity with delegated responsibility.

The vast majority of Chai's staff provides face to face services for clients.

Related Parties

In the year ended 31st March 2023, the charity did not undertake any transactions with related parties other than those disclosed in the financial statements.

Risk Management

The Trustees assess the major risks to which the charity is exposed and implement systems to mitigate both financial and non-financial risks.

Chai has a risk register which is reviewed regularly. The Trustees also ensure that clinical governance is in place, throughout all service areas of therapy, complementary therapy and counselling, and physical and psychological groups.

Chai operates a high level of confidentiality with respect to all client information.

Achievable fundraising targets are set to cover realistic budgets, which are monitored on a monthly basis together with cash forecasts.

Objectives and Activities

The objectives of the charity are:

To promote the relief of persons suffering from cancer and their families within the Jewish Community and to prevent sickness by promoting good health care and the provision of education and screening programmes for persons within the Jewish community, whether suffering from cancer or not.

The charity has the general aim of providing an extensive range of services including counselling, therapies, complementary therapies, advocacy, legal, financial and spiritual advice, group activities and support groups for the Jewish community.

Chairman's statement

The demand for Chai's expertise and care continues unabated. More people are being diagnosed with cancer and significant advances in surgery and treatment mean that thankfully more people are living for longer, albeit with physical and emotional changes which affect both the cancer patients and their family members. Therefore, the call on Chai's services is relentless and our clients often refer to us as the constant factor during a time of great uncertainty in their lives.

In addition, Chai is still seeing the impact of Covid-19 on our clients, who experienced delays in screening, diagnosis and treatment due to the pandemic.

Chai does not receive any statutory funding but was able to continue to provide specialised services mainly through a matched funding campaign which also afforded the opportunity to inform the community of the comprehensive range of support services which Chai provides.

What Chai provides

Chai provides services to the Jewish community and these can be accessed either by self-referral or referral from a professional.

Chai's reputation for providing a highly professional service combined with sensitivity and care has encouraged those needing our service to contact us. Services are provided from our flagship centre in Hendon and from our 11 satellite centres across the UK. For those unable to access a Chai site, support will be provided through telephone counselling, Skype and Zoom, nationally and internationally. Awareness of our services has built significantly with enquiries from Israel, USA, Canada, Australia, Europe and South Africa.

Chai services provided to clients are:

- Advisory services – advocacy, information, image resource service, medical connections, nutritional and dietary advice, access to benefits, statutory services advice.
- Counselling – for cancer patients, their families and carers, telephone, Skype and Zoom counselling, counselling for genetic, psychosexual and relationship issues.
- Complementary therapies – acupuncture, aromatherapy, craniosacral therapy, Indian head massage, reflexology, hot stones, hypnotherapy, reiki, therapeutic massage, foot care, healing.
- Therapies – manual lymphatic drainage, physiotherapy, rehabilitation gym sessions, individual fitness sessions.

- Children, Teenage and Family Service – child therapy including art and music therapy, teenage counselling service.
- Chai in Schools Service – providing support to both pupils who have cancer themselves and who are affected by a cancer diagnosis in their families and to give teachers and head teachers practical advice and strategies for their pupils.
- Medical Outpatient Rehabilitation and Palliative Care clinics – staffed by a consultant in Palliative Medicine.
- Group activities – art workshop, computer lessons, Israeli dancing, jewellery workshop, knitting, meditation, music workshop, open/supervised gym sessions, lymphedema exercise, Pilates, table tennis, walking group, Wednesday afternoons socials and yoga.
- Support groups – support groups for cancer patients, 2 bereavement support groups, BRCA support group, breast buddies, lifestyle group, meditation and mindfulness.
- Home support service – counselling, individual therapies and complementary therapies and advisory services in clients' homes, hospitals and hospices.
- Volunteer services – befriending, shopping, computer lessons, lifts to and from Chai and hospitals.

Many of the support groups are online to allow our clients to join nationally. This has proved particularly beneficial for clients not within geographical reach of a Chai centre.

Objectives for 2022/2023

- To recruit more specialised therapists and counsellors to meet the surge for support.
- To continue to raise awareness through all social media campaigns.
- To plan and implement a matched funding campaign.
- To review the existing space at the Flagship Centre in London, with a view to providing new space to meet the further need.

All objectives were achieved.

Major areas of Fundraising activity

- Benefactors, Patronage and Friends campaign to engage with major donors and encourage sustainable support
- Matched Fundraising campaign
- Community fundraising events and sponsored activities
- Two major postal appeals during the year

Performance and achievements in 2022/2023

To meet our clients' many and diverse needs, Chai now provides 67 specialised support services across the nationwide network of 11 satellite centres. For those who are not able to come to us, services can be provided in clients' own homes, hospitals and hospices through our Home Support Services. In addition, clients can still access our expertise and care, including some groups, through Zoom.

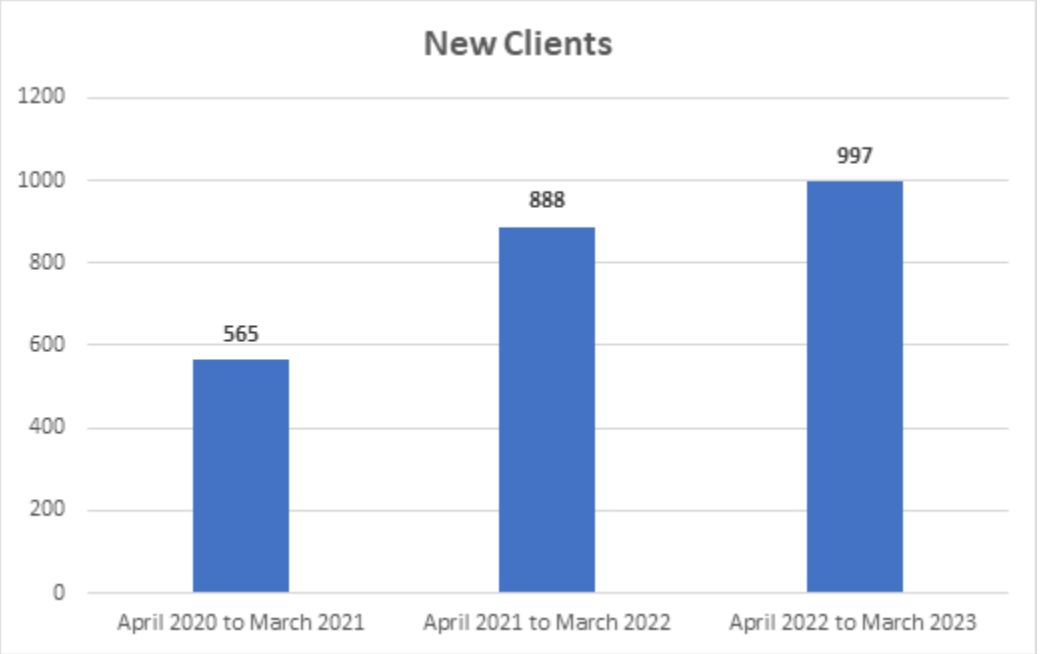
The feedback from our clients, both the cancer patients and their family members, is that our services make a tangible difference and that this ongoing support brings considerable relief and comfort. Without it their lives would be of poorer quality, as there is nowhere else for them to receive this level of specialised support.

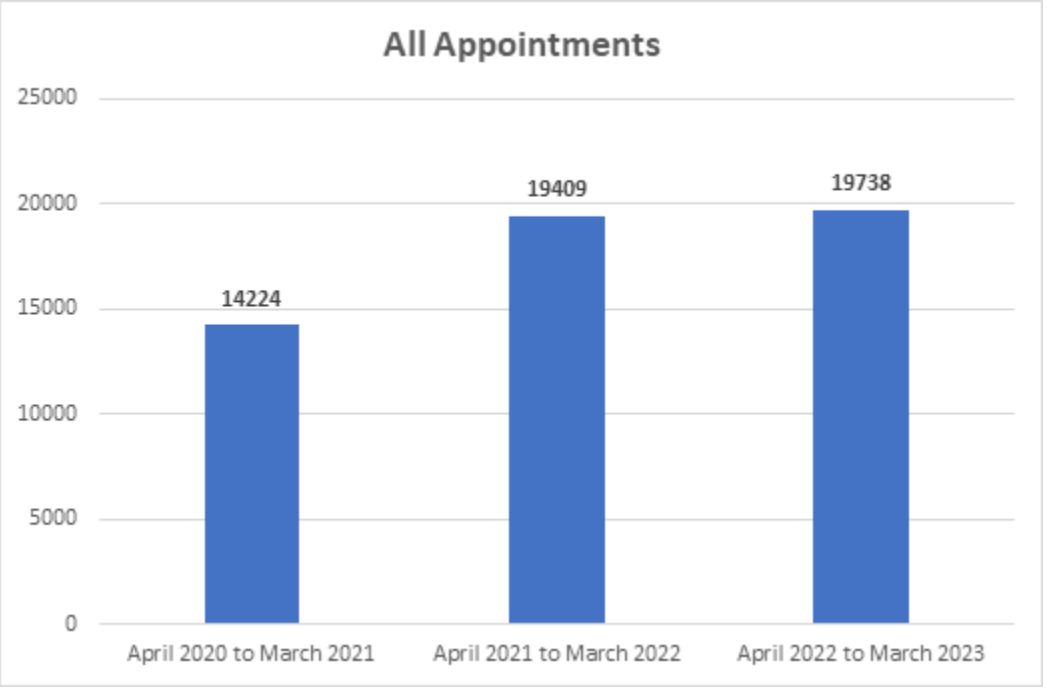
Due to the increase in the number of parents being diagnosed, many of whom have children, we have needed to expand our team of specialised children and teenage therapists to meet the demand. In addition we have further developed our 'Chai in Schools' programme which supports these children and provides practical advice and guidance to teachers.

Chai together with Jnetics began working together with the NHS to raise awareness of the NHS Jewish BRCA Testing programme, with a soft launch starting at the end of January.

Service Activity

Number of New Clients:





Developing Services

Chai's Medical Advisory Panel ensures that Chai is kept updated on all developments of cancer treatment and care. This knowledge, together with our clients' feedback, enables us to refine and plan the range of services that are needed to meet the complex and evolving needs of our clients.

Chai and Jenetics have been officially appointed by NHS England to lead a community-wide engagement campaign supporting the new NGS Jewish BRCA Testing Programme. The campaign will educate and inform the community about the ground breaking BRCA testing programme.

Research has shown that people in the Jewish population are six times more likely to carry a mutated gene fault. Chai's specialised counsellors receive additional training from the Royal Marsden and Northwick Hospital genetics teams to support all those who wish to discuss the implications of being tested and for those who have been tested positive with a mutated gene.

Chai's expert support is being called upon increasingly from primary and secondary schools across the UK through our 'Chai in Schools' service. We are continuing to recruit for our team of specialised children's therapists to meet this demand.

Managing the long-term physical and emotional impact of living with a cancer diagnosis is an on-going challenge for our clients. However, with counsellors providing expert support and with the breadth of our complementary and therapeutic treatments, Chai makes a significant difference to people's lives.

Fundraising

A matched funding campaign in November was successful in both raising funds and awareness.

Chai's two annual appeals, Pesach and Rosh Hashana were both successful.

We were able to hold the annual Club 18 Golf Day, Ladies Lunch and Rosh Hashana Gift Sale.

Quality assurance

A specialist independent consultant has reviewed all Chai's policies and all members of staff have attended GDPR awareness and training sessions across the UK Chai centres.

Chai continues to use the quality assurance scheme to assist it in monitoring the quality of its services and to contribute to the future development of new services. The system is an accredited tool which is used nationally in cancer support organisations. The system is called MYCaW (Measure Yourself Concerns and Wellbeing) and is used for most clients who use Chai's services.

The Counsellors' Handbook and Complementary Therapists' handbook have both been reviewed and are used across all of our sites to clarify processes and to ensure consistency throughout the organisation.

Chai's Staff Handbook has again been updated in line with current legislation.

The Volunteers' Handbook has been reviewed and constantly updated.

All further policies are reviewed and constantly updated.

Training for therapists and counsellors, including continued professional development, is provided.

Two external Counselling Supervisors support the Psychological Teams nationally.

The annual Natalie Shipman Memorial Lecture took place in October 2022. Professor Jonathan Ledermann, Professor of medical Oncology and the Clinical Director at UCL Cancer Institute, spoke about 'How BRCA gene mutations are spearheading ovarian cancer treatment'.

Objectives for 2023/2024

- To raise awareness of the new NHS Jewish BRCA Testing Programme
- To further develop the infrastructure of the NW centre to meet the local demand
- To recruit more specialised therapists and counsellors to meet the increased need for support
- To continue to raise awareness through all social media campaigns
- To plan and implement a matched funding campaign
- To review the existing space at the Flagship Centre in London, with a view to providing more space to meet the further need

Financial review

Donations received from all sources amounted to £4,334,865 (2021/22: £3,645,622) representing a 18.91% increase from last year.

Funds were raised from specific major fundraising and community events, appeals, private donations, legacies, patronage campaign and commemorative giving.

Chai also received unsolicited donations.

During the year Chai expended:

Cost of providing services - £2,750,606 (2021/22: £2,536,032)

Fundraising and publicity costs - £612,610 (2021/22: £473,493)

Governance costs - £23,393 (2021/22: £18,306)

Annual accounts are delivered to the Charity Commission within 10 months of the financial year-end.

Financial Health

At 31st March 2023 there was a net surplus of income for the year of £789,987 (2021/22: £665,237).

Disclosure of Trustee remuneration

See note 10 to the accounts.

Investments

See note 14 to the accounts.

The charity's wholly owned subsidiary Chai-Lifeline Services Ltd remains dormant. At 31st March 2023 the company's reserves totalled £2.

The Trustees have adopted a low-risk strategy to the investment of the charity's funds. The aim of the investment activity is to obtain a reasonable balance between capital growth and income so the charity can meet future demands as well as current needs.

The charity's investment holdings are currently managed by three independent investment managers, with whom cautious investment mandates have been agreed. The investment managers report on performance and compliance with their mandates on a regular basis. The Trustees regularly monitor the levels of investments and the returns received to generate sufficient financial return to enable the charity to achieve its Objectives effectively and without interruption.

The charity's investment holdings are diversified by additional holdings in current and short-term cash deposits.

Volunteers

Chai currently has 120 volunteers who work on behalf of the charity in a variety of roles including befriending, transport, reception duties and administration. The average volunteer spends 2-3 hours a week assisting Chai. All volunteers receive initial training and ongoing supervision.

Reserves Policy

The trustees are committed to meeting the expectations of all clients turning to Chai for support and continue to explore unmet need. No client is turned away and no statutory funding is received.

Our charity supports very sick people and those who are close to them. Our activities include offering educational resources for patients, carers and professionals and our future plans are to proactively explore innovative methods of health promotion with our clientele. In view of the nature of the illness we frequently have a long term commitment with our patients and their families. The Trustees therefore think the charity's reserves policy should reflect this long term engagement and Chai is aiming to build sufficient unrestricted free funds to cover at least two years' future operational costs, for the sake of prudence.

The Trustees have allocated £1m towards an upcoming building project at the Flagship Centre in NW London.

At 31 March 2023 free reserves are £2,997,703. The management team continue to put a strong emphasis on building these reserves and have a programme of financial planning to accumulate and sustain these reserves, which will need to increase in line with the finances required to fund the growing number of clients using the services for increasing periods of time.

Trustees

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S. Zuckerbrod
L. Hager
J. Hodes
A. Tookman
R. Segal
A. Maurice
P. Hertz
L. Shelley
Lord Young of Graffham
R. Saville

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Chai-Lifeline Cancer Care for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

This report was approved by the Trustees on 21 December 2023 and signed on their behalf by:

L. Hager
Trustee

R. Segal
Trustee

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CHAI-LIFELINE CANCER CARE

Opinion

We have audited the financial statements of Chai-Lifeline Cancer Care (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with management (as required by auditing standards).
- We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.
- Except for any known or possible non-compliance, and as required by auditing standards, our work in respect of these included enquiry of management about company's policies, procedures, and related controls regarding compliance with laws and regulations and if there are any known instances of noncompliance.
- We tested the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.
- We performed analytical procedures to identify any unusual or unexpected relationships.
- We examined supporting documents for all material balances, transactions and disclosures.
- We evaluated the selection and application of accounting policies related to subjective measurements and complex transactions.
- We reviewed the Board of trustees' minutes.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements of the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

The potential effects of inherent limitations are particularly significant in the case of misstatement resulting from fraud because fraud may involve sophisticated and carefully organized schemes designed to conceal it, including deliberate failure to record transactions, collusion or intentional misrepresentations being made to us.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Landau Morley LLP

21 December 2023

Chartered Accountants
Statutory Auditor

325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX

Landau Morley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income and endowments from:							
Donations and legacies	**3**	4,319,865	15,000	4,334,865	3,642,622	3,000	3,645,622
Investments	**4**	69,876	-	69,876	21,406	-	21,406
Other income	**5**	-	-	-	6,411	-	6,411
Total income		4,389,741	15,000	4,404,741	3,670,439	3,000	3,673,439
Expenditure on:							
Raising funds	**6**	612,610	-	612,610	473,493	-	473,493
Charitable activities	**7**	2,666,801	83,805	2,750,606	2,370,149	165,883	2,536,032
Total expenditure		3,279,411	83,805	3,363,216	2,843,642	165,883	3,009,525
Net gains/(losses) on investments	**11**	(251,538)	-	(251,538)	1,323	-	1,323
Net incoming/(outgoing) resources before transfers		858,792	(68,805)	789,987	828,120	(162,883)	665,237
Gross transfers between funds		3,207,067	(3,207,067)	-	8,112	(8,112)	-
Net movement in funds		4,065,859	(3,275,872)	789,987	836,232	(170,995)	665,237
Fund balances at 1 April 2022		8,490,117	3,275,872	11,765,989	7,653,885	3,446,867	11,100,752
Fund balances at 31 March 2023		12,555,976	-	12,555,976	8,490,117	3,275,872	11,765,989

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	**13**		4,677,793		4,761,606
Investments	**14**		4,880,480		4,612,428
			9,558,273		9,374,034
Current assets					
Debtors	**16**	296,291		288,640	
Investments	**17**	674,202		172,467	
Cash at bank and in hand		2,351,756		2,201,864	
		3,322,249		2,662,971	
Creditors: amounts falling due within one year	**18**	(324,546)		(271,016)	
Net current assets			2,997,703		2,391,955
Total assets less current liabilities			12,555,976		11,765,989
Income funds					
Restricted funds	**19**		-		3,275,872
Unrestricted funds					
Designated funds	**20**	1,000,000		-	
General unrestricted funds		11,555,976		8,490,117	
			12,555,976		8,490,117
			12,555,976		11,765,989

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledges their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 21 December 2023

L. Hager
Trustee

R. Segal
Trustee

Company Registration No. 03640937

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash generated from operations	**25**		1,179,703		978,093
Investing activities					
Purchase of tangible fixed assets		(78,361)		(29,104)	
Purchase of investments		(1,019,589)		(4,246,585)	
Proceeds from disposal of investments		(1,737)		357,524	
Investment income received		69,876		21,406	
Net cash used in investing activities			(1,029,811)		(3,896,759)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			149,892		(2,918,666)
Cash and cash equivalents at beginning of year			2,201,864		5,120,530
Cash and cash equivalents at end of year			2,351,756		2,201,864

1 Accounting policies

Charity information

Chai-Lifeline Cancer Care is a private company limited by guarantee incorporated in England and Wales. The registered office is 325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019).

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

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

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to support the current level of expenditure and to continue in operational existence for the foreseeable future.

1.3 Charitable funds

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

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

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 Tangible fixed assets

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

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

Freehold property	2% straight line
Office equipment	15% straight line
Fixtures and fittings	15% straight line
Computer equipment	33% straight line

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.8 Impairment of fixed assets

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

1 Accounting policies **(Continued)**

1.9 Cash and cash equivalents

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

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

1.11 Employee benefits

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

1.12 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2023	**2023**	**2023**	2022	2022	2022
	£	**£**	**£**	£	£	£
General donations	372,684	-	372,684	355,712	-	355,712
Patronage	54,375	-	54,375	60,688	-	60,688
Legacies	701,483	-	701,483	138,544	-	138,544
New Year appeal	175,707	-	175,707	186,034	-	186,034
Pesach appeal	85,504	-	85,504	79,374	-	79,374
Golf days	43,685	-	43,685	113,494	-	113,494
Income from Dinner Function	9,782	-	9,782	7,631	-	7,631
Chai Challenge	79,740	-	79,740	-	-	-
Ladies Events	103,335	-	103,335	-	-	-
London Marathon	39,882	-	39,882	18,709	-	18,709
Manchester events	10,991	-	10,991	6,465	-	6,465
Other fundraising events	213,624	-	213,624	86,257	-	86,257
Service donations	186,386	15,000	201,386	199,860	3,000	202,860
Annual Campaigns	2,242,687	-	2,242,687	2,389,854	-	2,389,854
	4,319,865	15,000	4,334,865	3,642,622	3,000	3,645,622

4 Investments

	Unrestricted funds	**Unrestricted funds**
	2023	**2022**
	£	**£**
Investment income	61,633	19,965
Interest receivable	8,243	1,441
	69,876	21,406

5 Other income

	Total	Unrestricted funds
	2023	2022
	£	£
Grants	-	6,411

6 Raising funds

	Unrestricted funds	Total
	2023	2022
	£	£
Fundraising and publicity		
Fundraising costs	263,220	185,701
Staff costs	318,981	270,127
Fundraising and publicity	582,201	455,828
Investment management	30,409	17,665
	612,610	473,493

Costs of Raising funds comprised:

		2023	**2022**
Fundraising and publicity			
General donations		31,712	27,398
Patronage		6,987	5,864
Legacy costs		3,280	4,700
New Year appeal		34,813	33,900
Pesach appeal		22,252	18,519
Golf days		11,918	25,696
Dinner Function		832	588
Chai Challenge		6,786	
Ladies Events		56,213	-
London Marathon		7,056	4,049
Manchester events		28,470	23,658
Other fundraising events		43,588	22,969
Services		17,136	15,625
Annual Campaigns		311,158	272,862
	Total	582,201	455,828

7 Charitable activities

	2023	2022
	£	£
Staff costs	776,448	686,053
Freelance therapists' and consultants' costs	808,494	782,813
Publications costs	155,788	124,197
Advertising services	88,354	93,641
Training supervisor costs	44,458	41,851
Room hire costs	62,827	55,749
Patients' aids/Consumables	14,274	19,863
Laundry services	10,086	11,032
Other costs	87,046	59,813
	2,047,775	1,875,012
Share of support costs (see note 8)	679,438	642,714
Share of governance costs (see note 8)	23,393	18,306
	2,750,606	2,536,032
Analysis by fund		
Unrestricted funds	2,666,801	2,370,149
Restricted funds	83,805	165,883
	2,750,606	2,536,032

8 Support costs

	Support costs	**Governance costs**	**2023**	Support costs	Governance costs	2022
	£	**£**	**£**	£	£	£
Staff costs	182,633	-	182,633	154,368	-	154,368
Depreciation	162,175	-	162,175	164,439	-	164,439
Premises costs	110,921	-	110,921	116,214	-	116,214
Rates, water and electricity	47,474	-	47,474	37,124	-	37,124
Newspapers and journals	6,788	-	6,788	6,891	-	6,891
Computer and internet expenses	47,336	-	47,336	42,399	-	42,399
Telephone	11,655	-	11,655	10,099	-	10,099
Other costs	43,180	-	43,180	34,279	-	34,279
Postage and printing	24,105	-	24,105	28,145	-	28,145
Legal & Professional fees	43,171	-	43,171	48,756	-	48,756
Audit fees	-	12,164	12,164	-	9,516	9,516
Accountancy	-	11,229	11,229	-	8,790	8,790
	679,438	23,393	702,831	642,714	18,306	661,020
Analysed between						
Charitable activities	679,438	23,393	702,831	642,714	18,306	661,020

In respect of the year ended 31 March 2023, of the total depreciation cost of £162,175 (2022: £164,439), £111,490 (2022: £119,139) is attributable to unrestricted funds and £50,685 (2022: £45,300) is attributable to restricted funds.

In respect of the year ended 31 March 2023, of the total premises costs of £110,921 (2022: £116,214), £92,800 (2022: £93,826) is attributable to unrestricted funds and £18,121 (2022: £22,388) is attributable to restricted funds.

Governance costs include payments to the auditors of £12,164 (2022: £9,516) for audit fees and £11,229 (2022: £8,790) for non audit fees.

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
	29	27

Employment costs	2023 £	2022 £
Wages and salaries	1,109,763	961,111
Social security costs	107,954	96,668
Other pension costs	60,345	52,769
	1,278,062	1,110,548

The key management personnel of the charity comprise one of the Trustees and the Chief Executive. The total employee benefits of the key management personnel of the Charity were £228,775 (2022: £230,604).

Of the employees whose emoluments exceed £60,000, 3 (2022: 2) have retirement benefits accruing under defined contribution pension schemes.

The number of employees whose annual remuneration was £60,000 or more were:

	2023 Number	2022 Number
In the band £60,001 - £70,000	1	-
In the band £90,001 - £100,000	1	1
In the band £110,001 - £120,000	1	1

10 Trustees' remuneration

The Charity Commission approved payments of remuneration, benefits in kind and pension contributions to Louise Hager, a trustee of the Charity, in her role as Chairman. Louise Hager promotes the charity nationally and internationally and leads the fundraising department. Payments are made pursuant to the authority set out in Article 5 of the Charity's Articles of Association.

Remuneration paid to the trustee (including benefits in kind and pension contributions) during the year ended 31 March 2023 totalled £127,720 (2022: £123,019).

During the year retirement benefits were accruing to 1 Trustee (2022: 1) in respect of defined contribution pension schemes.

No other Trustee received any remuneration or reimbursed expenses in the year.

11 Net gains/(losses) on investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Revaluation of investments	(251,538)	1,323

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Tangible fixed assets

	Freehold property £	Office equipment £	Fixtures and fittings £	Computer equipment £	Total £
Cost					
At 1 April 2022	6,198,508	81,604	724,202	236,711	7,241,025
Additions	6,540	915	38,998	31,908	78,361
At 31 March 2023	6,205,048	82,519	763,200	268,619	7,319,386
Depreciation and impairment					
At 1 April 2022	1,528,132	79,300	646,373	225,613	2,479,418
Depreciation charged in the year	102,501	908	40,431	18,335	162,175
At 31 March 2023	1,630,633	80,208	686,804	243,948	2,641,593
Carrying amount					
At 31 March 2023	4,574,415	2,311	76,396	24,671	4,677,793
At 31 March 2022	4,670,376	2,304	77,829	11,097	4,761,606

Included in freehold property is land with a historic cost of £1,080,000 (2022: £1,080,000) that is not depreciated.

14 Fixed asset investments

	Listed investments	Other investments	Total
	£		£
Cost or valuation			
At 1 April 2022	4,612,426	2	4,612,428
Additions	1,019,589	-	1,019,589
Valuation changes	(251,537)	-	(251,537)
Transfer to current asset investments	(500,000)	-	(500,000)
At 31 March 2023	4,880,478	2	4,880,480
Carrying amount			
At 31 March 2023	4,880,478	2	4,880,480
At 31 March 2022	4,612,426	2	4,612,428

Other investments comprise:	Notes	2023 £	2022 £
Investments in subsidiaries	**24**	2	2

15 Financial instruments

	2023	2022
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	674,202	172,467

16 Debtors

Amounts falling due within one year:	2023 £	2022 £
Income tax recoverable and other debtors	210,261	215,732
Prepayments and accrued income	86,030	72,908
	296,291	288,640

Prepayments and accrued income include accrued income totalling £nil (2022: £23,996) in respect of amounts received in April 2023.

17 Current asset investments

	2023	2022
	£	£
Unlisted investments	674,202	172,467

Current asset investments comprise fixed term deposits of £174,202 (2022: £172,467) held in the UK and overseas bonds of £500,000 (2022: £nil) in Israel.

18 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other taxation and social security	29,680	26,855
Trade creditors	186,739	154,301
Amounts owed to subsidiary undertakings	2	2
Accruals and deferred income	108,125	89,858
	324,546	271,016

Accruals and deferred income include deferred income totalling £64,189 (2022: £58,094) in respect of amounts received in advance.

19 Restricted funds

The income funds of the charity include restricted funds held on trust for specific purposes. These restricted funds comprise the following balances representing tangible assets which were created through donations and grants:
:

		Movement in funds				Movement in funds			
	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Balance at 31 March 2023
	£	£	£	£	£	£	£	£	£
Chai Centre Building Fund	1,814,596	-	(47,481)	(6,000)	1,761,115	-	(40,212)	(1,720,903)	-
Chai Centre Extension Building Fund	1,466,051	-	(20,207)	-	1,445,844	-	(18,256)	(1,427,588)	-
Chai Centre - Outpatient Rehabilitation & Palliative Care Service	95,195	3,000	(98,195)	-	-	15,000	(15,000)	-	-
Chai Centre - Manchester	71,025	-	-	(2,112)	68,913	-	(10,337)	(58,576)	-
	3,446,867	3,000	(165,883)	(8,112)	3,275,872	15,000	(83,805)	(3,207,067)	-

The restricted funds relating to building projects undertaken by the charity have been transferred to the unrestricted fund as the building works are complete and the assets are used on an unrestricted basis for any charitable purpose.

The restricted Outpatient Rehabilitation & Palliative Care Service Fund represents donations received for the provision of services by the charity.

20 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds			
	Incoming resources	Balance at 1 April 2022	Transfers	Balance at 31 March 2023
	£	£	£	£
Designated fund	-	-	1,000,000	1,000,000
	-	-	1,000,000	1,000,000

Designated funds represent amounts sent aside by the trustees in order to accumulate funds towards a future capital project.

21 Analysis of net assets between funds

	Unrestricted funds 2023	Restricted funds 2023	Total 2023	Unrestricted funds 2022	Restricted funds 2022	Total 2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Tangible assets	4,677,793	-	4,677,793	1,485,734	3,275,872	4,761,606
Investments	4,880,480	-	4,880,480	4,612,428	-	4,612,428
Current assets/(liabilities)	2,997,703	-	2,997,703	2,391,955	-	2,391,955
	12,555,976	-	12,555,976	8,490,117	3,275,872	11,765,989

22 Related party transactions

Donations of £48,271 (2022: £31,194) were received during the year from the Trustees and from entities connected with the Trustees.

23 Controlling Party

The company is limited by guarantee and under the control of the Trustees.

24 Subsidiaries

Details of the charity's subsidiaries at 31 March 2023 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held Direct	Indirect
Chai-Lifeline Services Limited	England & Wales	Dormant	Ordinary	100	-

24 Subsidiaries **(Continued)**

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
Chai-Lifeline Services Limited	-	2

25 Cash generated from operations	**2023**	**2022**
	£	**£**
Surplus for the year	789,987	665,237
Adjustments for:		
Investment income recognised in statement of financial activities	(69,876)	(21,406)
Fair value gains and losses on investments	251,538	(1,323)
Depreciation and impairment of tangible fixed assets	162,175	164,439
Movements in working capital:		
(Increase)/decrease in debtors	(7,651)	131,747
Increase in creditors	53,530	39,399
Cash generated from operations	1,179,703	978,093

26 Analysis of changes in net funds

The charity had no debt during the year.

CHAI-LIFELINE CANCER CARE

England & Wales - Charity number 1078956

Accounts

Charity registration number 1078956

Company registration number 03640937 (England and Wales)

CHAI-LIFELINE CANCER CARE

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S. Shipman	
	L. Hager	
	J. Hodes	
	A. Tookman	
	R. Segal	
	A. Maurice	
	P. Hertz	(Appointed 7 March 2022)
	L. Shelley	(Appointed 7 March 2022)
Charity number	1078956	
Company number	03640937	
Principal operating office	142-146 Great North Way London NW4 1EH	
Registered office	325-327 Oldfield Lane North Greenford Middlesex UB6 0FX	
Auditor	Landau Morley LLP 325-327 Oldfield Lane North Greenford Middlesex UB6 0FX	
Bankers	Barclays Bank PLC 131 Edgware Road London W2 2HT	

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
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CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees (who are also directors for the purpose of the Companies Act) present their annual report together with the audited financial statements of Chai-Lifeline Cancer Care (the company) for the year ended 31 March 2022.

The Trustees confirm that the Annual report and financial statements of the company comply with the current statutory requirements, have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Reference and Administrative Details

Reference and administrative details are shown in the schedule of members of the board and professional advisors on the legal and administrative information page of the financial statements.

Structure, Governance and Management

Chai-Lifeline Cancer Care is a company limited by guarantee governed by its Memorandum and Articles of Association dated 24th September 1998 as amended by written resolution on 7th August 2012. It has no share capital. It is a registered charity, Charity number 1078956. The charity is governed by the Companies Act 2006 and the Charities Act 2011.

The Trustees report with deep regret the death of The Rt. Hon. Lord Young of Graffham CH DL on 9th December 2022. Lord Young provided valued support to the charity since his appointment as President in 2006. The charity was privileged to have benefitted from his wise counsel, great experience and compassion, which were pivotal to the organisation's development. Lord Young will always be remembered with tremendous gratitude and affection.

Appointment of Trustees, Induction and Training

Trustees may be recruited from the Jewish Community. They will be able to demonstrate an ability to support, promote and lead development of the charity. They will have an area of expertise that will enhance the work of the Trustees and contribute to the achievement of the charity's objectives.

New Trustees undergo induction training to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the objectives and financial performance of the charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The Board of Trustees administers and determines the general policy of the charity.

The Chief Executive, Lisa Steele, is appointed by the Trustees to manage the day-to-day operations of the charity with delegated responsibility.

The vast majority of Chai's staff provides face to face services for clients.

Related Parties

In the year ended 31st March 2022, the charity did not undertake any transactions with related parties other than those disclosed in the financial statements.

Risk Management

The Trustees assess the major risks to which the charity is exposed and implement systems to mitigate both financial and non-financial risks.

Chai has a risk register which is reviewed regularly. The Trustees also ensure that clinical governance is in place, throughout all service areas of therapy, complementary therapy and counselling, and physical and psychological groups.

As the impact of Covid-19 continues, all guidelines and protocols continued to be followed covering all aspects of the organisation.

Chai operates a high level of confidentiality with respect to all client information.

Achievable fundraising targets are set to cover realistic budgets, which are monitored on a monthly basis together with cash forecasts.

Objectives and Activities

The objectives of the charity are:

To promote the relief of persons suffering from cancer and their families within the Jewish Community and to prevent sickness by promoting good health care and the provision of education and screening programmes for persons within the Jewish community, whether suffering from cancer or not.

The charity has the general aim of providing an extensive range of services including counselling, therapies, complementary therapies, advocacy, legal, financial and spiritual advice, group activities and support groups for the Jewish community.

Chairman's statement

Many of the clients Chai supports are carrying the impact of both the cancer diagnosis and the consequences of Covid19. Clients describe the delay in screening, diagnosis, and treatment as an extra layer of trauma for them and their loved ones.

Chai's expert support and care have therefore become even more critical to the thousands who depend on us. As social distancing restrictions eased notably there has been a 57% increase of new clients.

Chai does not receive any statutory funding but was able to continue to provide specialised services mainly through a matched funding campaign which also afforded the opportunity to inform the community of the comprehensive range of support services which Chai provides.

What Chai provides

Chai provides services to the Jewish community and these can be accessed either by self-referral or referral from a professional.

Chai's reputation for providing a highly professional service combined with sensitivity and care has encouraged those needing our service to contact us. Services are provided from our flagship centre in Hendon and from our 10 satellite centres across the UK. For those unable to access a Chai site, support will be provided through telephone counselling, skype and zoom, nationally and internationally. Awareness of our services has built significantly with enquiries from Israel, USA, Canada, Australia, Europe and South Africa.

Chai services provided to clients are:

- Advisory services – advocacy, information, image resource service, medical connections, nutritional and dietary advice, access to benefits, statutory services advice.
- Counselling – for cancer patients, their families and carers, telephone, skype and zoom counselling, counselling for genetic, psychosexual and relationship issues.
- Complementary therapies – acupuncture, aromatherapy, craniosacral therapy, Indian head massage, reflexology, hot stones, hypnotherapy, reiki, therapeutic massage, foot care, healing.
- Therapies – manual lymphatic drainage, physiotherapy, rehabilitation gym sessions, individual fitness sessions.

- Children, Teenage and Family Service – child therapy including art and music therapy, teenage counselling service.
- Chai in Schools Service – providing support to both pupils affected by a cancer diagnosis in their families and to teachers and head teachers.
- Medical Outpatient Rehabilitation and Palliative Care clinics – staffed by a consultant in Palliative Medicine.
- Group activities – art workshop, computer lessons, Israeli dancing, jewellery workshop, knitting, meditation, music workshop, open/supervised gym sessions, lymphedema Exercise, Pilates, table tennis, walking group, Wednesday afternoons social and yoga.
- Support groups – support groups for cancer patients, 2 bereavement support groups, BRCA support group, breast buddies, lifestyle group, meditation and mindfulness.
- Home support service – counselling, individual therapies and complementary therapies and advisory services in clients' homes, hospitals and hospices.
- Volunteer services – befriending, shopping, computer lessons, lifts to and from Chai and hospitals.

Due to the impact of Covid-19 and social distancing restrictions as a result of the pandemic, some of these face-to-face services could not be provided. However, from March 2021, we cautiously introduced more face-to-face services and continued others through telephone, skype and zoom. Some of these services could not be provided however and many clients continued to benefit through telephone, skype and zoom.

Objectives for 2021/2022

- In view of the impact of Covid 19, to ensure Chai has the resources to meet the increasing need across all sites.
- To recruit more specialised therapists and counsellors to meet the surge for support.
- To continue to raise awareness through all social media campaigns.
- To plan and implement a matched funding campaign.

All objectives were achieved.

Major areas of Fundraising activity

- Benefactors, Patronage and Friends campaign to engage with major donors and encourage sustainable support
- Matched Fundraising campaign
- Limited community fundraising events and sponsored activities due to Covid-19
- Two major postal appeals during the year

Performance and achievements in 2021/2022

With the easing of social distancing restrictions from April 2021, Chai cautiously resumed some face-to-face complementary therapies at our centres in North West London and North Manchester and later in Leeds, Redbridge, Glasgow and Hackney. However, as a significant number of our clients are immunocompromised, and continue to need to shield, group meetings continued via zoom.

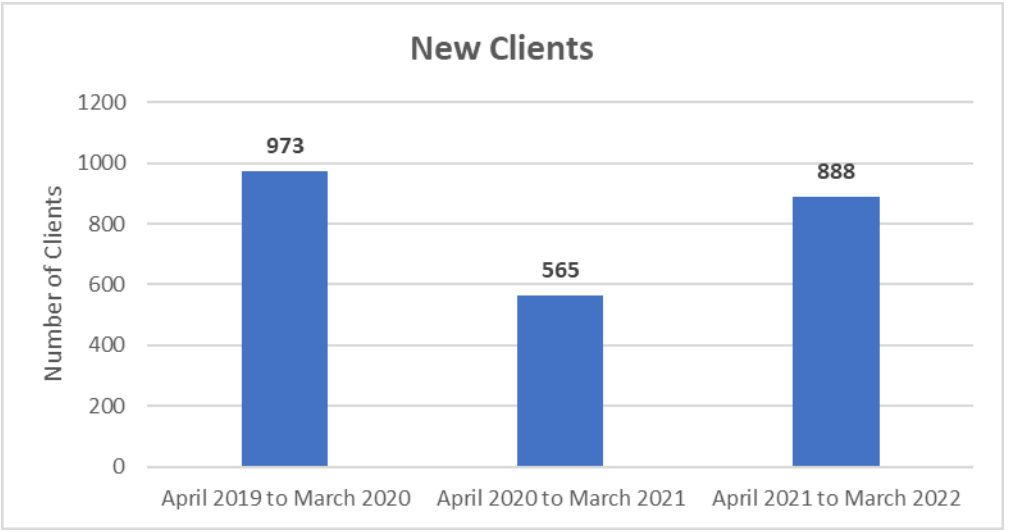
This meant that many more clients across the UK were able to access much needed support and help to mitigate the feeling of isolation.

The feedback from our clients, both the cancer patients and their family members, is that our services make a tangible difference and that this ongoing support brings considerable relief and comfort. Without it their lives would be of poorer quality, as there is nowhere else for them to receive this level of specialised support.

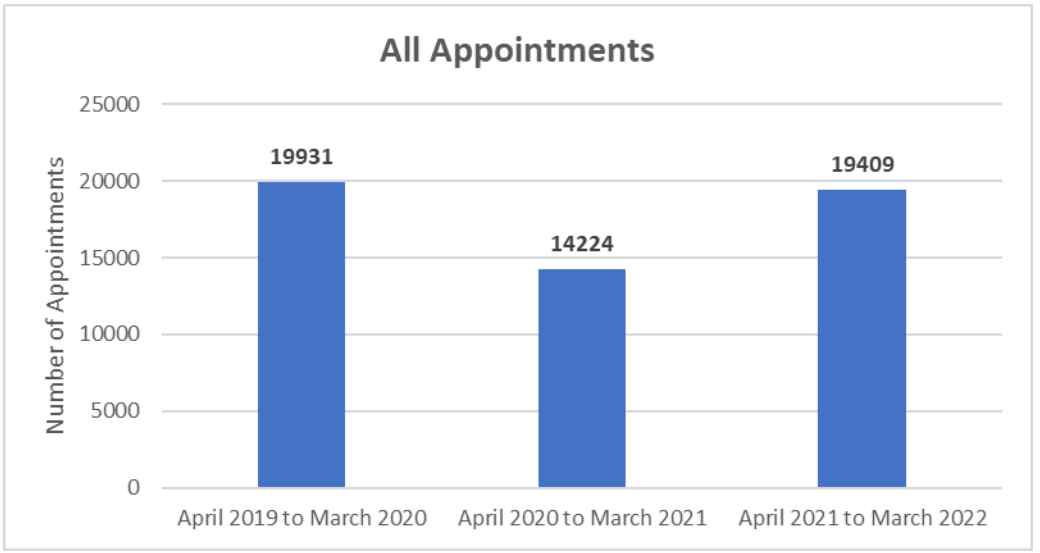
Due to the increase in the number of parents being diagnosed, many of whom have children, we have needed to expand our team of specialised children and teenage therapists to meet the demand. In addition we have further developed our 'Chai in Schools' programme which supports these children and provides practical advice and guidance to teachers.

Service Activity

Number of New Clients:



The number of new clients coming to Chai this year has risen by 57%.



Developing Services

Chai's Medical Advisory Panel ensures that Chai is kept updated on all developments of cancer treatment and care. This knowledge, together with our clients' feedback, enables us to refine and plan the range of services that are needed to meet the complex and evolving needs of our clients.

The number of new clients coming to Chai has risen by 57% this year. The unexpected collateral damage of the pandemic has meant that a significant number are being diagnosed at later stages needing more radical treatments. Clients are facing more anxiety and more extreme physical and emotional challenges and have more complex needs.

Chai's expert support is being called upon increasingly from primary and secondary schools across the UK through our 'Chai in Schools' service. We are continuing to recruit for our team of specialised children's therapists to meet this demand.

Managing the long-term physical and emotional impact of living with a cancer diagnosis is an on-going challenge for our clients. However, with counsellors providing expert support and with the breadth of our complementary and therapeutic treatments, Chai makes a significant difference to people's lives.

Fundraising

A matched funding campaign in November was successful in both raising funds and awareness.

Chai's two annual appeals, Pesach and Rosh Hashana were both successful.

We were able to hold the annual Club 18 Golf Day, the biennial Golf Fore Chai event and the Rosh Hashana Gift Sale.

Quality assurance

Significant effort and resource have been put into ensuring that Chai is fully compliant with all the new GDPR legislation, which came into effect on 25th May 2018. A specialist independent consultant has reviewed all Chai's policies and all members of staff have attended GDPR awareness and training sessions across the UK Chai centres.

Chai continues to use the quality assurance scheme to assist it in monitoring the quality of its services and to contribute to the future development of new services. The system is an accredited tool which is used nationally in cancer support organisations. The system is called MYCaW (Measure Yourself Concerns and Wellbeing) and is used for most clients who use Chai's services.

The Counsellors' Handbook and Complementary Therapists' handbook have both been reviewed and are used across all of our sites to clarify processes and to ensure consistency throughout the organisation.

Chai's Staff Handbook has again been updated in line with current legislation.

The Volunteers' Handbook has been reviewed and constantly updated.

All further policies are reviewed and constantly updated.

Training for therapists and counsellors, including continued professional development, is provided.

An external Counselling Supervisor supports the Psychological Teams nationally.

The annual Natalie Shipman Memorial Lecture took place in October 2021. Professor Daniel Hochhauser, Professor of Medical Oncology at University College Hospital, London spoke about “Individualised Cancer Treatment – Hype or Reality?” The lecture was via zoom.

Objectives for 2022/2023

- To recruit more specialised therapists and counsellors to meet the increased demand for support.
- To continue to raise awareness through all social media campaigns.
- To plan and implement a matched funding campaign.
- To review the existing space at the Flagship Centre in London, with a view to providing new space to meet the further need.

Financial review

Donations received from all sources amounted to £3,645,622 (2020/21: £4,284,697) representing a 14.9% decrease from last year.

Funds were raised from specific major fundraising and community events, appeals, private donations, legacies, patronage campaign and commemorative giving.

Chai also received unsolicited donations.

During the year Chai expended:

Cost of providing services - £2,536,032 (2020/21: £2,180,688)

Fundraising and publicity costs - £473,493 (2020/21: £416,093)

Governance costs - £18,306 (2020/21: £14,121)

Annual accounts are delivered to the Charity Commission within 10 months of the financial year-end.

Financial Health

At 31st March 2022 there was a net surplus of income for the year of £665,237(2021: £1,848,723).

Disclosure of Trustee remuneration

See note 10 to the accounts.

Investments

See note 13 to the accounts.

The charity’s wholly owned subsidiary Chai-Lifeline Services Ltd remains dormant. At 31st March 2022 the company’s reserves totalled £2.

The Trustees have adopted a low-risk strategy to the investment of the charity’s funds. The aim of the investment activity is to obtain a reasonable balance between capital growth and income so the charity can meet future demands as well as current needs.

The charity’s investment holdings are currently managed by three independent investment managers, with whom cautious investment mandates have been agreed. The investment managers report on performance and compliance with their mandates on a regular basis. The Trustees regularly monitor the levels of investments and the returns received to generate sufficient financial return to enable the charity to achieve its Objectives effectively and without interruption.

The charity’s investment holdings are diversified by additional holdings in current and short-term cash deposits.

Volunteers

Chai currently has 120 volunteers who work on behalf of the charity in a variety of roles including befriending, transport, reception duties and administration. The average volunteer spends 2-3 hours a week assisting Chai.

Reserves Policy

The trustees are committed to meeting the expectations of all clients turning to Chai for support and continue to explore unmet need. No client is turned away and no statutory funding is received.

Our charity supports very sick people and those who are close to them. Our activities include offering educational resources for patients, carers and professionals and our future plans are to proactively explore innovative methods of health promotion with our clientele. In view of the nature of the illness we frequently have a long term commitment with our patients and their families. The Trustees therefore think the charity's reserves policy should reflect this long term engagement and Chai is aiming to build sufficient unrestricted free funds to cover of at least two years' future operational costs, for the sake of prudence.

At 31 March 2022 free reserves are £2,391,955. The management team continue to put a strong emphasis on building these reserves and have a programme of financial planning to accumulate and sustain these reserves, which will need to increase in line with the finances required to fund the growing number of clients using the services for increasing periods of time.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also directors of Chai-Lifeline Cancer Care for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that Trustee has taken all steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

This report was approved by the Trustees on ..... and signed on their behalf by:

L Hager

Trustee

R Segal

Trustee

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CHAI-LIFELINE CANCER CARE

Opinion

We have audited the financial statements of Chai-Lifeline Cancer Care (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with management (as required by auditing standards).
- We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.
- Except for any known or possible non-compliance, and as required by auditing standards, our work in respect of these included enquiry of management about company's policies, procedures, and related controls regarding compliance with laws and regulations and if there are any known instances of noncompliance.
- We tested the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.
- We performed analytical procedures to identify any unusual or unexpected relationships.
- We examined supporting documents for all material balances, transactions and disclosures.
- We evaluated the selection and application of accounting policies related to subjective measurements and complex transactions.
- We reviewed the Board of trustees' minutes.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements of the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

The potential effects of inherent limitations are particularly significant in the case of misstatement resulting from fraud because fraud may involve sophisticated and carefully organized schemes designed to conceal it, including deliberate failure to record transactions, collusion or intentional misrepresentations being made to us.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Landau Morley LLP .....

Chartered Accountants
Statutory Auditor

325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX

Landau Morley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income and endowments from:							
Donations and legacies	**3**	3,642,622	3,000	3,645,622	4,283,697	1,000	4,284,697
Investments	**4**	21,406	-	21,406	26,390	-	26,390
Other income	**5**	6,411	-	6,411	132,443	-	132,443
Total income		3,670,439	3,000	3,673,439	4,442,530	1,000	4,443,530
Expenditure on:							
Raising funds	**6**	473,493	-	473,493	416,093	-	416,093
Charitable activities	**7**	2,370,149	165,883	2,536,032	2,050,868	129,820	2,180,688
Total expenditure		2,843,642	165,883	3,009,525	2,466,961	129,820	2,596,781
Net gains/(losses) on investments	**11**	1,323	-	1,323	1,974	-	1,974
Net incoming/(outgoing) resources before transfers		828,120	(162,883)	665,237	1,977,543	(128,820)	1,848,723
Gross transfers between funds		8,112	(8,112)	-	1,192	(1,192)	-
Net movement in funds		836,232	(170,995)	665,237	1,978,735	(130,012)	1,848,723
Fund balances at 1 April 2021		7,653,885	3,446,867	11,100,752	5,675,150	3,576,879	9,252,029
Fund balances at 31 March 2022		8,490,117	3,275,872	11,765,989	7,653,885	3,446,867	11,100,752

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**12**		4,761,606		4,896,943
Investments	**13**		4,612,428		364,520
			9,374,034		5,261,463
Current assets					
Debtors	**15**	288,640		420,385	
Investments	**16**	172,467		529,991	
Cash at bank and in hand		2,201,864		5,120,530	
		2,662,971		6,070,906	
Creditors: amounts falling due within one year	**17**	(271,016)		(231,617)	
Net current assets			2,391,955		5,839,289
Total assets less current liabilities			11,765,989		11,100,752
Income funds					
Restricted funds	**18**		3,275,872		3,446,867
Unrestricted funds			8,490,117		7,653,885
			11,765,989		11,100,752

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2022, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on .....

.....	.....
L. Hager	R. Segal
Trustee	**Trustee**

Company Registration No. 03640937

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Cash flows from operating activities					
Cash generated from operations	**24**		978,093		1,858,995
Investing activities					
Purchase of tangible fixed assets		(29,104)		(31,806)	
Purchase of investments		(4,246,585)		(699)	
Proceeds on disposal of investments		357,524		1,033,151	
Investment income received		21,406		26,390	
Net cash (used in)/generated from investing activities			(3,896,759)		1,027,036
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(2,918,666)		2,886,031
Cash and cash equivalents at beginning of year			5,120,530		2,234,499
Cash and cash equivalents at end of year			2,201,864		5,120,530

1 Accounting policies

Charity information

Chai-Lifeline Cancer Care is a private company limited by guarantee incorporated in England and Wales. The registered office is 325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019).

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

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

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to support the current level of expenditure and to continue in operational existence for the foreseeable future.

1.3 Charitable funds

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

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

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 Tangible fixed assets

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

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

Freehold property	2% straight line
Office equipment	15% straight line
Fixtures and fittings	15% straight line
Computer equipment	33% straight line

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.8 Impairment of fixed assets

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

1 Accounting policies **(Continued)**

1.9 Cash and cash equivalents

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

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

1.11 Employee benefits

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

1.12 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2022	**2022**	**2022**	2021	2021	2021
	£	**£**	**£**	£	£	£
General donations	355,712	-	355,712	400,000	1,000	401,000
Patronage	60,688	-	60,688	94,969	-	94,969
Legacies	138,544	-	138,544	158,613	-	158,613
New Year appeal	186,034	-	186,034	184,951	-	184,951
Pesach appeal	79,374	-	79,374	81,725	-	81,725
Golf days	113,494	-	113,494	45,821	-	45,821
Income from Dinner Function	7,631	-	7,631	139,708	-	139,708
Fashion Show	-	-	-	781	-	781
London Marathon	18,709	-	18,709	21,061	-	21,061
Manchester events	6,465	-	6,465	4,597	-	4,597
Other fundraising events	86,257	-	86,257	124,607	-	124,607
Service donations	199,860	3,000	202,860	80,849	-	80,849
Annual Campaigns	2,389,854	-	2,389,854	2,946,015	-	2,946,015
	3,642,622	3,000	3,645,622	4,283,697	1,000	4,284,697

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Investment income	19,965	4,591
Interest receivable	1,441	21,799
	21,406	26,390

5 Other income

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Grants	6,411	132,443

Included in grant income is £6,411 (2021: £107,443) received in the year in respect of coronavirus job retention grant funding

6 Raising funds

	Unrestricted funds	Total
	2022	2021
	£	£
Fundraising and publicity		
Fundraising costs	185,701	183,637
Staff costs	270,127	231,131
Fundraising and publicity	455,828	414,768
Investment management	17,665	1,325
	473,493	416,093

Costs of Raising funds comprised:

		2022	**2021**
Fundraising and publicity			
General donations		27,398	23,675
Patronage		5,864	5,320
Legacy costs		4,700	3,321
New Year appeal		33,900	30,590
Pesach appeal		18,519	19,880
Golf days		25,696	8,889
Dinner Function		588	39,833
Chai Challenge			
Fashion Show		-	99
London Marathon		4,049	3,359
Manchester events		23,658	257
Other fundraising events		22,969	10,616
Services		15,625	7,792
Annual Campaigns		272,862	261,137
	Total	455,828	414,768

7 Charitable activities

	2022	2021
	£	£
Staff costs	686,053	682,036
Freelance therapists' and consultants' costs	782,813	551,698
Publications costs	124,197	114,846
Advertising services	93,641	103,366
Training supervisor costs	41,851	33,680
Room hire costs	55,749	42,514
Patients' aids/Consumables	19,863	15,152
Laundry services	11,032	145
Other costs	59,813	35,984
	1,875,012	1,579,421
Share of support costs (see note 8)	642,714	587,146
Share of governance costs (see note 8)	18,306	14,121
	2,536,032	2,180,688
Analysis by fund		
Unrestricted funds	2,370,149	2,050,868
Restricted funds	165,883	129,820
	2,536,032	2,180,688

8 Support costs

	Support costs	**Governance costs**	**2022**	Support costs	Governance costs	2021
	£	**£**	**£**	£	£	£
Staff costs	154,368	-	154,368	166,667	-	166,667
Depreciation	164,439	-	164,439	173,878	-	173,878
Premises costs	116,214	-	116,214	86,444	-	86,444
Rates, water and electricity	37,124	-	37,124	18,441	-	18,441
Newspapers and journals	6,891	-	6,891	2,281	-	2,281
Computer and internet expenses	42,399	-	42,399	31,845	-	31,845
Telephone	10,099	-	10,099	7,483	-	7,483
Other costs	34,279	-	34,279	33,442	-	33,442
Postage and printing	28,145	-	28,145	22,077	-	22,077
Legal & Professional fees	48,756	-	48,756	44,588	-	44,588
Audit fees	-	9,516	9,516	-	9,197	9,197
Accountancy	-	8,790	8,790	-	4,924	4,924
	642,714	18,306	661,020	587,146	14,121	601,267
Analysed between						
Charitable activities	642,714	18,306	661,020	587,146	14,121	601,267

In respect of the year ended 31 March 2022, of the total depreciation cost of £164,439 (2021: £173,878), £119,139 (2021: £114,367) is attributable to unrestricted funds and £45,300 (2021: £59,511) is attributable to restricted funds.

In respect of the year ended 31 March 2022, of the total premises costs of £116,214 (2021: £86,444), £93,826 (2021: £86,444) is attributable to unrestricted funds and £22,388 (2021: £nil) is attributable to restricted funds.

Governance costs include payments to the auditors of £9,516 (2021: £9,197) for audit fees.

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
	27	27

Employment costs	2022 £	2021 £
Wages and salaries	961,111	932,770
Social security costs	96,668	95,684
Other pension costs	52,769	51,380
	1,110,548	1,079,834

The key management personnel of the charity comprise one of the Trustees and the Chief Executive. The total employee benefits of the key management personnel of the Charity were £230,604 (2021: £224,102).

Of the employees whose emoluments exceed £60,000, 2 (2021: 2) have retirement benefits accruing under defined contribution pension schemes.

The number of employees whose annual remuneration was £60,000 or more were:

	2022 Number	2021 Number
In the band £100,001 - £110,000	1	1
In the band £110,001 - £120,000	-	1
In the band £120,001 - £130,000	1	-

10 Trustees' remuneration

The Charity Commission approved payments of remuneration, benefits in kind and pension contributions to Louise Hager, a trustee of the Charity, in her role as Chairman. Louise Hager promotes the charity nationally and internationally and leads the fundraising department. Payments are made pursuant to the authority set out in Article 5 of the Charity's Articles of Association.

Remuneration paid to the trustee (including benefits in kind and pension contributions) during the year ended 31 March 2022 totalled £123,019 (2021: £119,565).

During the year retirement benefits were accruing to 1 Trustee (2021: 1) in respect of defined contribution pension schemes.

No other Trustee received any remuneration or reimbursed expenses in the year.

11 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Revaluation of investments	1,323	1,974

12 Tangible fixed assets

	Freehold property	**Office equipment**	**Fixtures and fittings**	**Computer equipment**	**Total**
	£	**£**	**£**	**£**	**£**
Cost					
At 1 April 2021	6,192,508	81,604	710,395	227,414	7,211,921
Additions	6,000	-	13,807	9,297	29,104
At 31 March 2022	6,198,508	81,604	724,202	236,711	7,241,025
Depreciation and impairment					
At 1 April 2021	1,425,762	78,127	606,484	204,606	2,314,979
Depreciation charged in the year	102,370	1,173	39,889	21,008	164,440
At 31 March 2022	1,528,132	79,300	646,373	225,614	2,479,419
Carrying amount					
At 31 March 2022	4,670,376	2,304	77,829	11,097	4,761,606
At 31 March 2021	4,766,746	3,478	103,911	22,808	4,896,943

Included in freehold property is land with a historic cost of £1,080,000 (2021: £1,080,000) that is not depreciated.

13 Fixed asset investments

	Listed investments	Other investments	Total
	£		£
Cost or valuation			
At 1 April 2021	364,518	2	364,520
Additions	4,246,585	-	4,246,585
Valuation changes	1,323	-	1,323
At 31 March 2022	4,612,426	2	4,612,428
Carrying amount			
At 31 March 2022	4,612,426	2	4,612,428
At 31 March 2021	364,518	2	364,520

Other investments comprise:	Notes	2022 £	2021 £
Investments in subsidiaries	**23**	2	2

14 Financial instruments

	2022	2021
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	4,784,893	894,509

15 Debtors

Amounts falling due within one year:	2022 £	2021 £
Income tax recoverable and other debtors	215,732	220,931
Prepayments and accrued income	72,908	199,454
	288,640	420,385

Prepayments and accrued income include accrued income totalling £23,996 (2021: £140,844) in respect of amounts received in April 2022.

16 Current asset investments

	2022	2021
	£	£
Unlisted investments	172,467	529,991

Current asset investments comprise fixed term deposits of £172,467 (2021: £429,991) held in the UK and overseas bonds of £nil (2021: £100,000) in Israel.

17 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	26,855	26,947
Trade creditors	154,301	131,622
Amounts owed to subsidiary undertakings	2	2
Accruals and deferred income	89,858	73,046
	271,016	231,617

Accruals and deferred income include deferred income totalling £58,094 (2021: £54,164) in respect of amounts received in advance.

18 Restricted funds

The income funds of the charity include restricted funds held on trust for specific purposes. These restricted funds comprise the following balances representing tangible assets which were created through donations and grants:
:

		Movement in funds				Movement in funds			
	Balance at 1 April 2020	Incoming resources	Resources expended	Transfers	Balance at 1 April 2021	Incoming resources	Resources expended	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£	£
Chai Centre Building Fund	1,845,334	-	(30,738)	-	1,814,596	-	(47,481)	(6,000)	1,761,115
Chai Centre Extension Building Fund	1,489,800	-	(23,749)	-	1,466,051	-	(20,207)	-	1,445,844
Chai Centre - Outpatient Rehabilitation & Palliative Care Service	169,528	1,000	(75,333)	-	95,195	3,000	(98,195)	-	-
Chai Centre - Manchester	72,217	-	-	(1,192)	71,025	-	-	(2,112)	68,913
	3,576,879	1,000	(129,820)	(1,192)	3,446,867	3,000	(165,884)	(8,112)	3,275,872

The restricted New Wing Building Fund and Chai Centre Building Fund provide for the construction of new buildings.

The restricted Outpatient Rehabilitation & Palliative Care Service Fund represents donations received for the provision of services by the charity.

The restricted Chai Centre Manchester Fund represents funds received for the Gym, the Kitchen and the Offices in Manchester.

The transfer between funds relates to funds expended totalling £8,112 (2021: £1,192) for the Offices in Manchester and for the Chai Centre Building in London.

19 Analysis of net assets between funds

	Unrestricted funds 2022 £	**Restricted funds 2022 £**	**Total 2022 £**	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Fund balances at 31 March 2022 are represented by:						
Tangible assets	1,532,259	3,229,347	4,761,606	1,616,296	3,280,647	4,896,943
Investments	4,612,428	-	4,612,428	364,520	-	364,520
Current assets/(liabilities)	2,345,430	46,525	2,391,955	5,673,069	166,220	5,839,289
	8,490,117	3,275,872	11,765,989	7,653,885	3,446,867	11,100,752

20 Operating lease commitments

At the reporting year end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases which fall due as follows:

	2022 £	**2021 £**
Within one year	-	5,794

21 Related party transactions

Donations of £31,194 (2021: £18,617) were received during the year from the Trustees and from entities connected with the Trustees.

22 Controlling Party

The company is limited by guarantee and under the control of the Trustees.

23 Subsidiaries

Details of the charity's subsidiaries at 31 March 2022 are as follows:

Name of undertaking	**Registered office**	**Nature of business**	**Class of shares held**	**% Held Direct**	**Indirect**
Chai-Lifeline Services Limited	England & Wales	Dormant	Ordinary	100.00	

23 Subsidiaries **(Continued)**

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
Chai-Lifeline Services Limited	-	2

24 Cash generated from operations	**2022**	**2021**
	£	**£**
Surplus for the year	665,237	1,848,723
Adjustments for:		
Investment income recognised in statement of financial activities	(21,406)	(26,390)
Fair value gains and losses on investments	(1,323)	(1,974)
Depreciation and impairment of tangible fixed assets	164,439	173,878
Movements in working capital:		
Decrease/(increase) in debtors	131,747	(128,674)
Increase/(decrease) in creditors	39,399	(6,568)
Cash generated from operations	978,093	1,858,995

25 Analysis of changes in net funds

The charity had no debt during the year.

CHAI-LIFELINE CANCER CARE

England & Wales - Charity number 1078956

Accounts

Charity Registration No. 1078956

Company Registration No. 03640937 (England and Wales)

CHAI-LIFELINE CANCER CARE

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S. Shipman L. Hager Lord Young of Graffham Lady Kalms MBE J. Hodes A. Tookman R. Segal A Maurice
Charity number	1078956
Company number	03640937
Principal operating office	142-146 Great North Way London NW4 1EH
Auditor	Landau Morley LLP 325-327 Oldfield Lane North Greenford Middlesex UB6 0FX
Bankers	Barclays Bank PLC 131 Edgware Road London W2 2HT

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
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CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The Trustees (who are also directors for the purpose of the Companies Act) present their annual report together with the audited financial statements of Chai-Lifeline Cancer Care (the company) for the year ended 31 March 2021.

The Trustees confirm that the Annual report and financial statements of the company comply with the current statutory requirements, have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Reference and Administrative Details

Reference and administrative details are shown in the schedule of members of the board and professional advisors on the legal and administrative information page of the financial statements.

Structure, Governance and Management

Chai-Lifeline Cancer Care is a company limited by guarantee governed by its Memorandum and Articles of Association dated 24th September 1998 as amended by written resolution on 7th August 2012. It has no share capital. It is a registered charity, Charity number 1078956. The charity is governed by the Companies Act 2006 and the Charities Act 2011.

Appointment of Trustees, Induction and Training

Trustees may be recruited from the Jewish Community. They will be able to demonstrate an ability to support, promote and lead development of the charity. They will have an area of expertise that will enhance the work of the Trustees and contribute to the achievement of the charity's objectives.

New Trustees undergo induction training to brief them on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the objectives and financial performance of the charity. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

Organisation

The Board of Trustees administers and determines the general policy of the charity.

The Chief Executive, Lisa Steele, is appointed by the Trustees to manage the day-to-day operations of the charity with delegated responsibility.

The vast majority of Chai's staff provides face to face services for clients.

Related Parties

In the year ended 31st March 2021, the charity did not undertake any transactions with related parties other than those disclosed in the financial statements.

Risk Management

The Trustees assess the major risks to which the charity is exposed and implement systems to mitigate both financial and non-financial risks.

Chai has a risk register which is reviewed regularly. The Trustees also ensure that clinical governance is in place, throughout all service areas of therapy, complementary therapy and counselling, and physical and psychological groups.

As the impact of Covid-19 continues, all guidelines and protocols continued to be followed covering all aspects of the organisation.

Chai operates a high level of confidentiality with respect to all client information.

Achievable fundraising targets are set to cover realistic budgets, which are monitored on a monthly basis together with cash forecasts.

Objectives and Activities

The objectives of the charity are:

To promote the relief of persons suffering from cancer and their families within the Jewish Community and to prevent sickness by promoting good health care and the provision of education and screening programmes for persons within the Jewish community, whether suffering from cancer or not.

The charity has the general aim of providing an extensive range of services including counselling, therapies, complementary therapies, advocacy, legal, financial and spiritual advice, group activities and support groups for the Jewish community.

Chairman's statement

The impact of Covid-19 on cancer patients and their loved one is undeniable.

On almost a daily basis, it is reported in the media that an unexpected collateral damage of Covid-19 has meant that that cancer has become the 'forgotten C' as critical cancer services have been downgraded due to coronavirus. As a result, tens of thousands of cancer surgeries and treatments have been postponed or cancelled Cancer Research UK reported that an overwhelming 3 million people are waiting for cancer screenings.

This has meant that our services have become even more of a lifeline for the thousands who depend on us. Notably there has been a 30% increase in the demand for our counselling services.

Chai does not receive any statutory funding but was able to continue to provide specialised services mainly through a matched funding campaign which also afforded the opportunity to inform the community of the comprehensive range of support services which Chai provides.

What Chai provides

Chai provides services to the Jewish community and these can be accessed either by self-referral or referral from a professional.

Chai's reputation for providing a highly professional service combined with sensitivity and care has encouraged those needing our service to contact us. Services are provided from our flagship centre in Hendon and from our 10 satellite centres across the UK. For those unable to access a Chai site, support will be provided through telephone counselling, skype and zoom, nationally and internationally. Awareness of our services has built significantly with enquiries from Israel, USA, Canada, Australia, Europe and South Africa.

Chai services provided to clients are:

- Advisory services – advocacy, information, image resource service, medical connections, nutritional and dietary advice, access to benefits, statutory services advice.
- Counselling – for cancer patients, their families and carers, telephone, skype and zoom counselling, counselling for genetic, psychosexual and relationship issues.
- Complementary therapies – acupuncture, aromatherapy, craniosacral therapy, Indian head massage, reflexology, hot stones, hypnotherapy, reiki, therapeutic massage, foot care, healing.
- Therapies – manual lymphatic drainage, physiotherapy, rehabilitation gym sessions, individual fitness sessions.

- Children, Teenage and Family Service – child therapy including art and music therapy, teenage counselling service.
- Chai in Schools Service – providing support to both pupils affected by a cancer diagnosis in their families and to teachers and head teachers.
- Medical Outpatient Rehabilitation and Palliative Care clinics – staffed by a consultant in Palliative Medicine.
- Group activities – art workshop, computer lessons, Israeli dancing, jewellery workshop, knitting, meditation, music workshop, open/supervised gym sessions, lymphedema Exercise, Pilates, table tennis, walking group, Wednesday afternoons social and yoga.
- Support groups – support groups for cancer patients, 2 bereavement support groups, BRCA support group, breast buddies, lifestyle group, meditation and mindfulness.
- Home support service – counselling, individual therapies and complementary therapies and advisory services in clients' homes, hospitals and hospices.
- Volunteer services – befriending, shopping, computer lessons, lifts to and from Chai and hospitals.

Due to the impact of Covid-19, from March 2020, some of these services could not be provided however; many clients continued to benefit through telephone, skype and zoom.

Objectives for 2020/21

- To ensure Chai has the resources and infrastructure to continue to meet the increasing need across all sites
- To continue to raise awareness through all social media platforms
- To plan a national 30th Anniversary Campaign
- To plan the Chai Northwest Biennial Dinner

All objectives were achieved.

Major areas of Fundraising activity

- Benefactors, Patronage and Friends campaign to engage with major donors and encourage sustainable support
- Matched Fundraising campaign
- Limited community fundraising events and sponsored activities due to Covid-19
- Two major postal appeals during the year

Performance and achievements in 2020/21

The national lockdown meant that all our centres had to close, and we were also not able to provide our Home Support Service as many of our clients are immunocompromised and had to shield.

We were able to move very swiftly, and we successfully transitioned many of our services to be provided through telephone, Skype and Zoom.

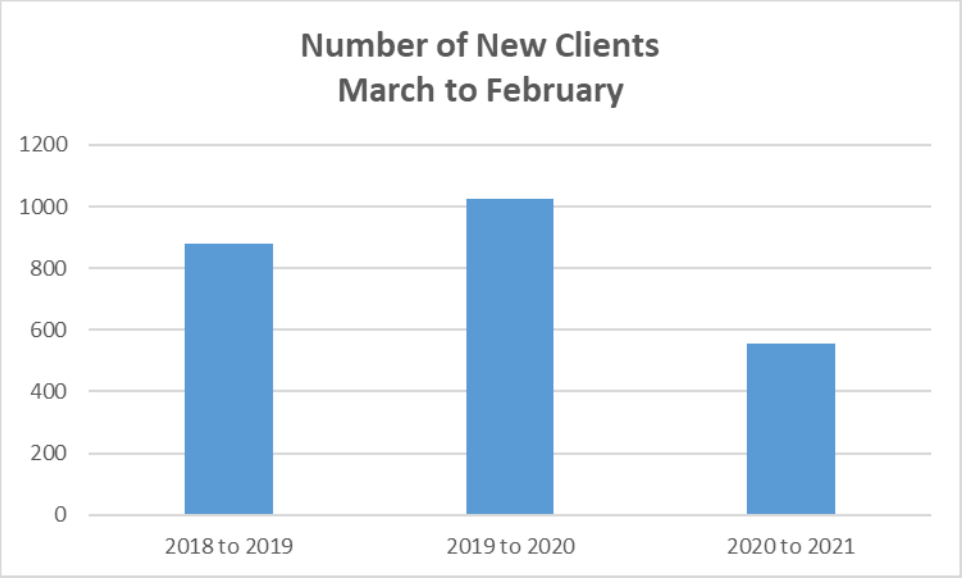
Social isolation was an extra challenge for our clients and, being aware of this, we also transferred groups that had previously only been accessed in our centres to now be available to our clients throughout the UK.

The feedback from our clients, both the cancer patients and their family members, is that our services make a tangible difference and that this ongoing support brings considerable relief and comfort. Without it their lives would be of poorer quality, as there is nowhere else for them to receive this level of specialised support.

Due to the increase in the number of parents being diagnosed, many of whom have children, we have needed to expand our team of specialised children and teenage therapists to meet the demand. In addition we have further developed our 'Chai in Schools' programme which supports these children and provides practical advice and guidance to teachers.

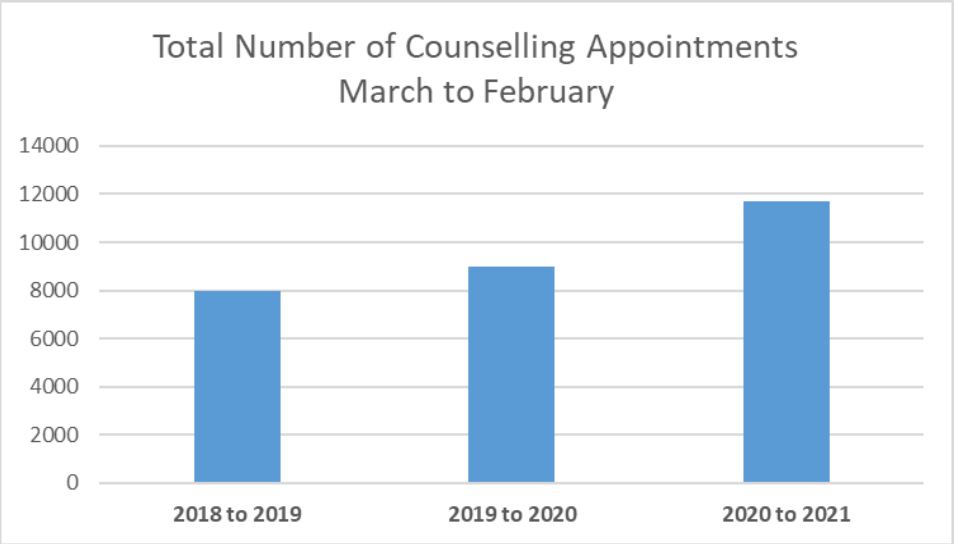
Service Activity

Number of New Clients:



Due to Covid, the number of new clients coming to Chai has fallen in the past year.

Total Number of Counselling appointments:



The number of counselling appointments has risen in the past year by 30%.

Developing Services

Chai's Medical Advisory Panel ensures that Chai is kept updated on all developments of cancer treatment and care. This knowledge, together with our clients' feedback, enables us to refine and plan the range of services that are needed to meet the complex and evolving needs of our clients.

The number of new clients coming to Chai has fallen in the past year. This is a direct result of many people not going to their GP when noticing any symptoms for fear of being referred to hospital and catching Covid. Sadly, a significant number are then diagnosed at later stages needing more radical treatments.

This prompted an 'open letter' from Chai's Medical Advisory Panel in all the national Jewish press highlighting this concerning issue. As widely reported, surge in demand is expected over the coming year.

Counselling appointments have risen by 30% in the past year. The unexpected collateral damage of the pandemic has meant that clients are facing more anxiety and more extreme physical and emotional challenges. The clients now coming to Chai have more complex needs.

Managing the long-term physical and emotional impact of living with a cancer diagnosis is an on-going challenge for our clients. However, with counsellors providing expert support and with the breadth of our complementary and therapeutic treatments, Chai makes a significant difference to people's lives.

Fundraising

A virtual Northwest Biennial Dinner was held in June, which raised awareness and some funds.

A matched funding campaign in December was successful in both raising funds and awareness.

Chai's two annual appeals, Pesach and Rosh Hashana were both successful.

Due to social distancing restrictions, most of the events, celebrations and challenges were cancelled or postponed.

We were able to hold the annual Club 18 Golf Day and Chai Society Gift Sale.

Quality assurance

Significant effort and resource have been put into ensuring that Chai is fully compliant with all the new GDPR legislation, which came into effect on 25th May 2018. A specialist independent consultant has reviewed all Chai's policies and all members of staff have attended GDPR awareness and training sessions across the UK Chai centres.

Chai continues to use the quality assurance scheme to assist it in monitoring the quality of its services and to contribute to the future development of new services. The system is an accredited tool which is used nationally in cancer support organisations. The system is called MYCaW (Measure Yourself Concerns and Wellbeing) and is used for most clients who use Chai's services.

The Counsellors' Handbook and Complementary Therapists' handbook have both been reviewed and are used across all of our sites to clarify processes and to ensure consistency throughout the organisation.

Chai's Staff Handbook has again been updated in line with current legislation.

The Volunteers' Handbook has been reviewed and constantly updated.

All further policies are reviewed and constantly updated.

Training for therapists and counsellors, including continued professional development, is provided.

An external Counselling Supervisor supports the Psychological Teams nationally.

The annual Natalie Shipman Memorial Lecture took place in October 2020. Professor Gordon Jayson, Professor of Medical Oncology at The Christie NHS Foundation Trust spoke about: new Strategies for Improving Outcomes in Ovarian Cancer.

Objectives for 2021/22

- In view of the impact of Covid 19, to ensure Chai has the resources to meet the increasing need across all sites.
- To recruit more specialised therapists and counsellors to meet the surge for support.
- To continue to raise awareness through all social media campaigns.
- To plan and implement a matched funding campaign.

Financial review

Donations received from all sources amounted to £4,284,697(2019/20: £3,576,530) representing a 19.80% increase from last year.

Funds were raised from specific major fundraising and community events, appeals, private donations, legacies, patronage campaign and commemorative giving.

Chai also received unsolicited donations.

During the year Chai expended:

Cost of providing services - £2,180,688 (2019/20: £2,736,878)

Fundraising and publicity costs - £416,093 (2019/20: £747,119)

Governance costs - £14,121 (2019/20: £13,808)

Annual accounts are delivered to the Charity Commission within 10 months of the financial year-end.

Financial Health

At 31st March 2021 there was a net surplus of income for the year of £1,848,723 (2020: £139,751).

Disclosure of Trustee remuneration

See note 10 to the accounts.

Investments

See note 13 to the accounts.

The charity’s wholly owned subsidiary Chai-Lifeline Services Ltd remains dormant. At 31st March 2021 the company’s reserves totalled £2.

The Trustees have adopted a low-risk strategy to the investment of the charity’s funds. The aim of the investment activity is to obtain a reasonable balance between capital growth and income so the charity can meet future demands as well as current needs.

The Charity’s investment holdings are currently managed by three independent investment managers, with whom investment mandates have been agreed. The investment managers report on performance and compliance with their mandates on a regular basis. The Trustees regularly monitor the levels of investments and the returns received to generate sufficient financial return to enable the charity to achieve its Objectives effectively and without interruption.

The charity’s investment holdings are diversified by additional holdings in current and short-term cash deposits.

Volunteers

Chai currently has 120 volunteers who work on behalf of the charity in a variety of roles including befriending, transport, reception duties and administration. The average volunteer spends 2-3 hours a week assisting Chai.

Reserves Policy

The trustees are committed to meeting the expectations of all clients turning to Chai for support and continue to explore unmet need. No client is turned away and no statutory funding is received.

Our charity supports very sick people and those who are close to them. Our activities include offering educational resources for patients, carers and professionals and our future plans are to proactively explore innovative methods of health promotion with our clientele. In view of the nature of the illness we frequently have a long term commitment with our patients and their families. The Trustees therefore think the charity's reserves policy should reflect this long term engagement and Chai is aiming to build sufficient unrestricted free funds to cover of at least two years' future operational costs, for the sake of prudence.

At 31 March 2021 free reserves are £5,839,289. The management team continue to put a strong emphasis on building these reserves and have a programme of financial planning to accumulate and sustain these reserves, which will need to increase in line with the finances required to fund the growth of clients using the services.

TRUSTEES' RESPONSILBILITIES STATEMENT

The Trustees (who are also directors of Chai-Lifeline Cancer Care for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and accounting estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that Trustee has taken all steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

This report was approved by the Trustees on 20 December 2021 and signed on their behalf by:

L Hager	R Segal
Trustee	Trustee

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CHAI-LIFELINE CANCER CARE

Opinion

We have audited the financial statements of Chai-Lifeline Cancer Care (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our sector experience through discussion with management (as required by auditing standards).

- We had regard to laws and regulations in areas that directly affect the financial statements including financial reporting and taxation legislation. We considered that extent of compliance with those laws and regulations as part of our procedures on the related financial statement items.

- Except for any known or possible non-compliance, and as required by auditing standards, our work in respect of these included enquiry of management about company's policies, procedures, and related controls regarding compliance with laws and regulations and if there are any known instances of noncompliance.

- We tested the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

- We performed analytical procedures to identify any unusual or unexpected relationships.

- We examined supporting documents for all material balances, transactions and disclosures.

- We evaluated the selection and application of accounting policies related to subjective measurements and complex transactions.

- We reviewed the Board of trustees' minutes.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements of the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK).

The potential effects of inherent limitations are particularly significant in the case of misstatement resulting from fraud because fraud may involve sophisticated and carefully organized schemes designed to conceal it, including deliberate failure to record transactions, collusion or intentional misrepresentations being made to us.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Landau Morley LLP

20 December 2021

Chartered Accountants
Statutory Auditor

325-327 Oldfield Lane North
Greenford
Middlesex
UB6 0FX

Landau Morley LLP is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income and endowments from:							
Donations and legacies	**3**	4,283,697	1,000	4,284,697	3,447,530	129,000	3,576,530
Investments	**4**	26,390	-	26,390	26,614	-	26,614
Other income	**5**	132,443	-	132,443	-	-	-
Total income		4,442,530	1,000	4,443,530	3,474,144	129,000	3,603,144
Expenditure on:							
Raising funds	**6**	416,093	-	416,093	747,119	-	747,119
Charitable activities	**7**	2,050,868	129,820	2,180,688	2,643,001	93,877	2,736,878
Total resources expended		2,466,961	129,820	2,596,781	3,390,120	93,877	3,483,997
Net gains/(losses) on investments	**11**	1,974	-	1,974	20,604	-	20,604
Net incoming/(outgoing) resources before transfers		1,977,543	(128,820)	1,848,723	104,628	35,123	139,751
Gross transfers between funds		1,192	(1,192)	-	4,374	(4,374)	-
Net movement in funds		1,978,735	(130,012)	1,848,723	109,002	30,749	139,751
Fund balances at 1 April 2020		5,675,150	3,576,879	9,252,029	5,566,148	3,546,130	9,112,278
Fund balances at 31 March 2021		7,653,885	3,446,867	11,100,752	5,675,150	3,576,879	9,252,029

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	**12**		4,896,943		5,039,015
Investments	**13**		364,520		463,821
			5,261,463		5,502,836
Current assets					
Debtors	**15**	420,385		291,711	
Investments	**16**	529,991		1,461,168	
Cash at bank and in hand		5,120,530		2,234,499	
		6,070,906		3,987,378	
Creditors: amounts falling due within one year	**17**	(231,617)		(238,185)	
Net current assets			5,839,289		3,749,193
Total assets less current liabilities			11,100,752		9,252,029
Income funds					
Restricted funds	**18**		3,446,867		3,576,879
Unrestricted funds			7,653,885		5,675,150
			11,100,752		9,252,029

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2021, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 20 December 2021

L. Hager
Trustee

R. Segal
Trustee

Company Registration No. 03640937

CHAI-LIFELINE CANCER CARE
(A COMPANY LIMITED BY GUARANTEE)
STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Cash flows from operating activities					
Cash generated from operations	**24**		1,858,995		154,605
Investing activities					
Purchase of tangible fixed assets		(31,806)		(56,937)	
Purchase of investments		(699)		(381,979)	
Proceeds on disposal of investments		1,033,151			
Investment income received		26,390		26,614	
Net cash generated from/(used in) investing activities			1,027,036		(412,302)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			2,886,031		(257,697)
Cash and cash equivalents at beginning of year			2,234,499		2,492,196
Cash and cash equivalents at end of year			5,120,530		2,234,499

1 Accounting policies

Charity information

Chai-Lifeline Cancer Care is a private company limited by guarantee incorporated in England and Wales. The registered office is 325-327 Oldfield Lane North, Greenford, Middlesex, UB6 0FX.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

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

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

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to support the current level of expenditure and to continue in operational existence for the foreseeable future.

The Trustees have, however, recognised that, due to the impact of COVID-19, there has been a significant impact on the activities of the charity.

The Trustees are committed to supporting the charity and will continue to evaluate the situation on an ongoing basis and to develop plans for the charity to manage the financial impact going forward.

1.3 Charitable funds

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

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

1.4 Income

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

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

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

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Charitable activities and Governance costs are costs incurred on the company's educational operations, including support costs and costs relating to the governance of the company apportioned to charitable activities.

1.6 Tangible fixed assets

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

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

Freehold property	2% straight line
Office equipment	15% straight line
Fixtures and fittings	15% straight line
Computer equipment	33% straight line

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

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.8 Impairment of fixed assets

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

1 Accounting policies **(Continued)**

1.9 Cash and cash equivalents

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

1.10 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

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

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

1.11 Employee benefits

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

1.12 Retirement benefits

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

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	**Restricted funds**	**Total**	Unrestricted funds	Restricted funds	Total
	2021	**2021**	**2021**	2020	2020	2020
	£	**£**	**£**	£	£	£
General donations	400,000	1,000	401,000	543,166	129,000	672,166
Patronage	94,969	-	94,969	192,975	-	192,975
Legacies	158,613	-	158,613	402,000	-	402,000
New Year appeal	184,951	-	184,951	194,769	-	194,769
Pesach appeal	81,725	-	81,725	89,164	-	89,164
Golf days	45,821	-	45,821	127,592	-	127,592
Income from Dinner Function	139,708	-	139,708	1,222,659	-	1,222,659
Chai Challenge	-	-	-	35,516	-	35,516
Fashion Show	781	-	781	114,017	-	114,017
London Marathon	21,061	-	21,061	24,295	-	24,295
Manchester events	4,597	-	4,597	35,537	-	35,537
Other fundraising events	124,607	-	124,607	243,973	-	243,973
Service donations	80,849	-	80,849	221,867	-	221,867
30th Anniversary Campaign	2,946,015	-	2,946,015	-	-	
	4,283,697	1,000	4,284,697	3,447,530	129,000	3,576,530

4 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Rental income	-	1,665
Investment income	4,591	14,760
Interest receivable	21,799	10,189
	26,390	26,614

5 Other income

	Unrestricted funds	Total
	2021	2020
	£	£
Grants	132,443	-

Included in grant income is £107,443 received in the year in respect of coronavirus job retention grant funding

6 Raising funds

	Unrestricted funds	Total
	2021	2020
	£	£
Fundraising and publicity		
Fundraising costs	183,637	468,010
Staff costs	231,131	272,132
Fundraising and publicity	414,768	740,142
Investment management	1,325	6,977
	416,093	747,119

6 Raising funds **(Continued)**

Costs of Raising funds comprised:

	2021	2020
Fundraising and publicity		
General donations	23,675	72,973
Patronage	5,320	17,808
Legacy costs	3,321	9,620
New Year appeal	30,590	36,576
Pesach appeal	19,880	22,106
Golf days	8,889	35,827
Dinner Function	39,833	357,228
Chai Challenge		9,729
Fashion Show	99	67,517
London Marathon	3,359	4,131
Manchester events	257	16,846
Other fundraising events	10,616	74,853
Services	7,792	14,928
30th Anniversary Campaign	261,137	-
Total	414,768	740,142

7 Charitable activities

	2021 £	2020 £
Staff costs	682,036	704,929
Freelance therapists' and consultants' costs	551,698	884,396
Publications costs	114,846	114,830
Advertising services	103,366	100,993
Postage and printing	-	7,727
Training supervisor costs	33,680	34,065
Room hire costs	42,514	58,418
Patients' aids/Consumables	15,152	24,278
Laundry services	145	12,193
Other costs	35,984	73,700
	1,579,421	2,015,529
Share of support costs (see note 8)	587,146	707,541
Share of governance costs (see note 8)	14,121	13,808
	2,180,688	2,736,878
Analysis by fund		
Unrestricted funds	2,050,868	2,643,001
Restricted funds	129,820	93,877
	2,180,688	2,736,878

8 Support costs

	Support costs	**Governance costs**	**2021**	Support costs	Governance costs	2020
	£	**£**	**£**	£	£	£
Staff costs	166,667	-	166,667	183,849	-	183,849
Depreciation	173,878	-	173,878	180,694	-	180,694
Premises costs	86,444	-	86,444	144,584	-	144,584
Rates, water and electricity	18,441	-	18,441	41,375	-	41,375
Newspapers and journals	2,281	-	2,281	4,651	-	4,651
Computer and internet expenses	31,845	-	31,845	42,760	-	42,760
Telephone	7,483	-	7,483	15,137	-	15,137
Other costs	33,442	-	33,442	27,462	-	27,462
Postage and printing	22,077	-	22,077	34,680	-	34,680
Legal & Professional fees	44,588	-	44,588	32,349	-	32,349
Audit fees	-	9,197	9,197	-	9,205	9,205
Accountancy	-	4,924	4,924	-	4,603	4,603
	587,146	14,121	601,267	707,541	13,808	721,349
Analysed between						
Charitable activities	587,146	14,121	601,267	707,541	13,808	721,349

In respect of the year ended 31 March 2021, of the total depreciation cost of £173,878 (2020: £180,694), £114,367 (2020: £115,393) is attributable to unrestricted funds and £59,511 (2020: £65,301) is attributable to restricted funds.

Governance costs include payments to the auditors of £9,197 (2020- £9,205) for audit fees.

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
	27	28

Employment costs	2021 £	2020 £
Wages and salaries	932,770	1,008,551
Social security costs	95,684	100,813
Other pension costs	51,380	51,546
	1,079,834	1,160,910

The key management personnel of the charity comprise one of the Trustees and the Chief Executive. The total employee benefits of the key management personnel of the Charity were £224,102 (2020: £222,851).

Redundancy payments totalling £Nil (2020: £12,000) are included in wages and salaries costs.

Of the employees whose emoluments exceed £60,000, 2 (2020: 2) have retirement benefits accruing under defined contribution pension schemes.

The number of employees whose annual remuneration was £60,000 or more were:

	2021 Number	2020 Number
In the band £100,001 - £110,000	1	1
In the band £110,001 - £120,000	1	1

10 Trustees' remuneration

The Charity Commission approved payments of remuneration, benefits in kind and pension contributions to Louise Hager, a trustee of the Charity, in her role as Chairman. Louise Hager promotes the charity nationally and internationally and leads the fundraising department. Payments are made pursuant to the authority set out in Article 5 of the Charity's Articles of Association.

Remuneration paid to the trustee (including benefits in kind and pension contributions) during the year ended 31 March 2021 totalled £119,565 (2020: £119,183).

During the year retirement benefits were accruing to 1 Trustee *(2020 - 1)* in respect of defined contribution pension schemes.

11 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Revaluation of investments	1,974	20,604

12 Tangible fixed assets

	Freehold property	**Office equipment**	**Fixtures and fittings**	**Computer equipment**	**Total**
	£	**£**	**£**	**£**	**£**
Cost					
At 1 April 2020	6,192,508	80,317	693,006	214,285	7,180,116
Additions	-	1,288	17,389	13,129	31,806
At 31 March 2021	6,192,508	81,605	710,395	227,414	7,211,922
Depreciation and impairment					
At 1 April 2020	1,323,512	76,060	563,373	178,156	2,141,101
Depreciation charged in the year	102,250	2,067	43,111	26,450	173,878
At 31 March 2021	1,425,762	78,127	606,484	204,606	2,314,979
Carrying amount					
At 31 March 2021	4,766,746	3,478	103,911	22,808	4,896,943
At 31 March 2020	4,868,996	4,257	129,633	36,129	5,039,015

Included in freehold property is land with a historic cost of £1,080,000 (2020 - £1,080,000) that is not depreciated.

13 Fixed asset investments

	Listed investments	Other investments	Total
	£		£
Cost or valuation			
At 1 April 2020	463,819	2	463,821
Additions	699	-	699
Transfer to current asset investments	(100,000)	-	(100,000)
At 31 March 2021	364,518	2	364,520
Carrying amount			
At 31 March 2021	364,518	2	364,520
At 31 March 2020	463,819	2	463,821

Other investments comprise:	Notes	2021 £	2020 £
Investments in subsidiaries	**23**	2	2

14 Financial instruments

	2021	2020
	£	£
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	894,509	1,924,987

15 Debtors

Amounts falling due within one year:	2021 £	2020 £
Income tax recoverable and other debtors	220,931	72,414
Prepayments and accrued income	199,454	219,297
	420,385	291,711

Prepayments and accrued income include accrued income totalling £140,844 (2020: £148,650) in respect of amounts received in April 2021.

16 Current asset investments

	2021	2020
	£	£
Unlisted investments	529,991	1,461,168

Current asset investments comprise fixed term deposits of £429,991 (2020: £1,261,168) held in the UK and overseas bonds of £100,000 (2020: £200,000) in Israel.

17 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	26,947	24,451
Trade creditors	131,622	138,074
Amounts owed to subsidiary undertakings	2	2
Other creditors	-	6,163
Accruals and deferred income	73,046	69,495
	231,617	238,185

Accruals and deferred income include deferred income totalling £54,164 (2020: £33,605) in respect of amounts received in advance.

18 Restricted funds

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

		Movement in funds				Movement in funds		
	Balance at 1 April 2019	Incoming resources	Resources expended	Transfers	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 31 March 2021
	£	£	£	£	£	£	£	£
New Wing Building Fund	1,518,970	-	(29,170)	-	1,489,800	-	(23,749)	1,466,051
Chai Centre Building Fund	1,881,465	-	(36,131)	-	1,845,334	-	(30,738)	1,814,596
Chai Centre - Outpatient Rehabilitation & Palliative Care Service	69,104	129,000	(28,576)	-	169,528	1,000	(75,333)	95,195
Chai Centre - Manchester	76,591	-	-	(4,374)	72,217	-	(1,192)	71,025
	3,546,130	129,000	(93,877)	(4,374)	3,576,879	1,000	(131,012)	3,446,867

The restricted New Wing Building Fund and Chai Centre Building Fund provide for the construction of new buildings.

The restricted Outpatient Rehabilitation & Palliative Care Service Fund represents donations received for the provision of services by the charity.

The restricted Chai Centre Manchester Fund represents funds received for the Gym, the Kitchen and the Offices in Manchester.

The transfer between funds relates to funds expended totalling £1,192 (2020: £4,374) for the Offices in Manchester.

19 Analysis of net assets between funds

	Unrestricted funds 2021 £	**Restricted funds 2021 £**	**Total 2021 £**	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Fund balances at 31 March 2021 are represented by:						
Tangible assets	1,616,296	3,280,647	4,896,943	1,703,881	3,335,134	5,039,015
Investments	364,520	-	364,520	463,821	-	463,821
Current assets/ (liabilities)	5,673,069	166,220	5,839,289	3,507,448	241,745	3,749,193
	7,653,885	3,446,867	11,100,752	5,675,150	3,576,879	9,252,029

20 Operating lease commitments

At the reporting year end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases which fall due as follows:

	2021 £	**2020 £**
Within one year	5,794	6,953
Between two and five years	-	5,794
	5,794	12,747

21 Related party transactions

Donations of £18,617 (2020: £37,579) were received during the year from the Trustees and from entities connected with the Trustees.

22 Controlling Party

The company is limited by guarantee and under the control of the Trustees.

23 Subsidiaries

Details of the charity's subsidiaries at 31 March 2021 are as follows:

Name of undertaking	**Registered office**	**Nature of business**	**Class of shares held**	**% Held Direct**	**Indirect**
Chai-Lifeline Services Limited	England & Wales	Dormant	Ordinary	100.00	

23 Subsidiaries **(Continued)**

The aggregate capital and reserves and the result for the year of subsidiaries excluded from consolidation was as follows:

Name of undertaking	Profit/(Loss)	Capital and Reserves
	£	£
Chai-Lifeline Services Limited	-	2

24 Cash generated from operations	**2021**	**2020**
	£	**£**
Surplus for the year	1,848,723	139,751
Adjustments for:		
Investment income recognised in statement of financial activities	(26,390)	(26,614)
Fair value gains and losses on investments	(1,974)	(20,604)
Depreciation and impairment of tangible fixed assets	173,878	180,694
Movements in working capital:		
(Increase) in debtors	(128,674)	(140,468)
(Decrease)/increase in creditors	(6,568)	21,846
Cash generated from operations	1,858,995	154,605

25 Analysis of changes in net funds

The charity had no debt during the year.