

**Charity Registration No. 1047473**

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## LEGAL AND ADMINISTRATIVE INFORMATION

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

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# JEWISH BEREAVEMENT COUNSELLING SERVICE

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# **JEWISH BEREAVEMENT COUNSELLING SERVICE**

## **TRUSTEES' REPORT**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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

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

### **Objectives and activities**

#### **Trustees**

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

#### **Charity Status**

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

### **Constitution, objects and policies**

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

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

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

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

## **INTRODUCTION**

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

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

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

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

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

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

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### ACHIEVEMENTS & ACTIVITIES

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

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

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

Additionally, client contact and client referrals have doubled in 2020

The following achievements and activities are listed as below:

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

# **JEWISH BEREAVEMENT COUNSELLING SERVICE**

## **TRUSTEES' REPORT (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

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### DONATIONS

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

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

### Financial review

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

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

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

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

### Structure, governance and management

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

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

J A Silver  
Mrs B Shapiro  
Mr K Simons

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

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



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**Mr K Simons**

Dated: 28/2/21 .....

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF JEWISH BEREAVEMENT COUNSELLING SERVICE

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

#### Responsibilities and basis of report

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

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

#### Independent examiner's statement

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

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

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

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

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



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

66 Prescott Street  
London  
E1 8NN

Dated: ..... 28/2/21 .....

## JEWISH BEREAVEMENT COUNSELLING SERVICE

### STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

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

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

All income and expenditure derive from continuing activities.

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## BALANCE SHEET

AS AT 31 DECEMBER 2020

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

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



Mr K Simons  
Trustee

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

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### 1 Accounting policies

#### Charity information

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

#### 1.1 Accounting convention

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

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

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

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

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

#### 1.2 Going concern

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

#### 1.3 Charitable funds

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

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

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

#### 1.4 Income

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

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

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### 1 Accounting policies

(Continued)

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

#### 1.5 Expenditure

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

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### 1.6 Tangible fixed assets

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

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

Plant and equipment	25%
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

#### 1.7 Impairment of fixed assets

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

#### 1.8 Cash and cash equivalents

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

#### *Basic financial assets*

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 1 Accounting policies

(Continued)

#### **Basic financial liabilities**

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

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

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

#### **Derecognition of financial liabilities**

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

### 1.9 Employee benefits

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

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

### 1.10 Leases

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

### 2 Donations and legacies

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

### 3 Investments

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 4 Charitable activities

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

### 5 Trustees

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

### 6 Employees

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 7 Tangible fixed assets

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

### 8 Creditors: amounts falling due within one year

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

### 9 Analysis of net assets between funds

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

### 10 Related party transactions

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