

Charity registration number 1047473

**JEWISH BEREAVEMENT COUNSELLING SERVICE  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Mr K Simons Mrs B Shapiro Mr J A Silver
<b>Charity number</b>	1047473
<b>Charity Office</b>	JBCS PO Box 875 Edgware HA8 4WX
<b>Independent examiner</b>	Goldwins Limited 75 Maygrove Road West Hampstead London NW6 2EG
<b>Bankers</b>	Lloyds Bank plc 10 Hanover Square London W1R 0BT

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# JEWISH BEREAVEMENT COUNSELLING SERVICE

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# JEWISH BEREAVEMENT COUNSELLING SERVICE

## CHAIRMAN'S STATEMENT

**FOR THE YEAR ENDED 31 DECEMBER 2023**

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We start by acknowledging the contribution made to our daily 'raison d'être' by Trisha Curtis, Barbara Freed and our relatively new Finance Administrator Nigel Presky. Usually added in at the end of our report, their input into our operation is 100%, and without their dedication to the ethos of JBCS we would not be able to cope with the increasing client numbers, and provide them with an A1 service as we do, so we mention them upfront and thank them for their generosity of time and spirit.

In the Accounts you will note a slight drop in donations from last year and this is simply explained by referring to the horrific events in Israel of October 7th., which understandably have resulted in donations to JBCS being reduced as donations are redirected to Israeli charities. It is also pertinent to mention that the increases in cost of living generally have adversely affected donations from clients.

We sincerely hope and pray for a resolution to the current situation that will see the remaining Hostages returned safely home and a plan for peace implemented. We continue to give support and counselling to those personally affected by the tragedy.

You will also note that expenditure increased in the 2023 year by some £53,000. This was partially due to a one off salary/pension contribution adjustment to Trisha & Barbara to compensate them for extra hours worked and holiday not taken essentially during the 'Covid' period plus additional salary costs as we upgraded our bookkeeping to a more professional level.

### **Moving Forward**

In the next few months we shall be initiating our new Website which we believe will bring us technologically up to date and which we hope will make it easy for donations to be made online, answer many routine queries to clients and provide a stimulating interface to our work and the many facets of JBCS.

We also expect to formally appoint two new Trustees by the end of the year, whom we are confident will bring added expertise and vision to the Service.

Finally, we offer an enormous 'Thankyou' to those unsung workers behind the scenes: Volunteers, Volunteer Counsellors and the Supervisors, who are the backbone of JBCS, and without whom we could not operate as efficiently and comprehensively as we do, and if you are minded to being involved in JBCS please contact us for there are many areas where additional help is useful and even needed!

  
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**Chairman**

Date: 28/8/24...

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2023

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The Trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], 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).

#### **Trustees**

Mr J A Silver, Mrs B Shapiro and Mr K Simons, 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.

#### **Objectives and activities**

##### **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.

#### **Developments, Activities and Achievements**

The Jewish Bereavement Counselling Service (JBCS) has for over 40 years offered confidential counselling to individuals, couples, children and families in the Jewish Community, who are experiencing loss and grief due to the death of a significant person in their lives.

Bereavement Counselling and support is offered on a one-to-one basis in person, online and by telephone, by trained and experienced volunteer counsellors. Counselling may assist in understanding one's feelings, identify additional support and readjust to a different lifestyle. Group counselling is also available and JBCS is proud to offer the following groups:

**Stronger Together** – for people (60+) who have lost a spouse or partner.

**Butterflies** - for mums and dads (of young children) who have lost a parent.

**Bereaved Parents** – for people bereaved of an adult child.

**Bereavement during a Pandemic** – for people bereaved during a pandemic.

**Aftershock** - for young adults (18 – 30 years) who have lost a parent.

**Stepping Stones** – or people (40 – 60 years) who have lost a spouse or partner.

JBCS supports the bereaved throughout the UK as well as internationally.

The charity relies on donations, bequests, fundraising and receives no government funding.

#### **Public benefit**

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2023**

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### Activities

2023 has been a very strange year. Any activities worth mentioning in the report, seem dwarfed into nothingness, when compared to the brutal October 7<sup>th</sup> massacre in Israel, where Jews have faced the worst atrocity since the Holocaust. Jewish Bereavement Counselling Service (JBCS) stepped up, as would be expected and has given support and counselling to those who have been either personally affected by the tragedy or have been completely traumatised from across the seas, and the length and depth of grief is enormous.

### JBCS Losses & Gains

In May 2023 we moved into our new office at the Jewish Care facility - Betty and Asher Loftus Centre, Friern Barnet. We now have acquired a separate POB – this is a blessing as it has solved all of the postage problems of yesterday.

We have very sadly lost 4 of our most loyal and devoted long serving counsellors in Ruth Arnold, Ruth Judes, Rosemary Davidson and Deborah Goulden. They are sorely missed.

In return, we have welcomed on board Rebecca Redhouse (JBCS Supervisor) and Angela Taylor (Consultant Adviser) who have brought with them a wealth of professionalism, expertise and wisdom.

We have also taken on new accountants - Goldwins and whilst we have said goodbye to Ruth Plaut, we are also so grateful to have with us, the expertise of Nigel Presky, as the JBCS Finance Administrator.

### Achievements and Performance

**Yavneh College Borehamwood** – Received a donation and gave a talk to students about the work of JBCS.

**Training and Development of Counsellors** - JBCS continues to provide ongoing training for its counsellors and supervisors during the year. Training reflects current and up to date thinking regarding bereavement, including enabling all counsellors to continue to provide a confidential and professional counselling service.

**Marketing campaign** to all synagogues, student organisations and schools regarding JBCS and its support groups.

**Emergency Response Initiative Consortium (ERIC)** – collaborative work with Jami, Norwood, CST, Pages to provide a professional response team to schools due to a suicide.

**Client contact and client referrals have increased** during this year and JBCS has supported more children and families.

**Marketing campaign** to all synagogues and schools regarding JBCS and its support groups.

**Front door networking with Jewish Care**

**JBCS has trained and supported many Synagogue bereavement groups**

**JVN Conference** – Engaging the next generation in volunteering

**Margi Abeles delivered training to trainee Rabbis at the Sternberg Centre**

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2023**

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### DONATIONS FOR 2023

Thanks, and gratitude to all that gave to JBCS during the 2023 financial year.

We are thankful to **All Aboard** who have supported JBCS over many years, and this year to have specifically supported children and families.

We also give thanks to the **Jewish Joint Burial Society** (JJBS) for their grant towards recruitment and training of volunteer counsellors.

JBCS had 2 appeals during 2023 – the Pesach Appeal in April 2023 and the High Holy Day Appeal in September 2023.

<b>January 2023</b>		
04/01/2023	United Synagogue St John's Wood Ladies Guild	£500
16/01/2023	Anonymous	£7500
<b>February 2023</b>		
20/02/2023	Holy Law Broughton Community	£50
<b>March 2023</b>		
08/03/2023	All Aboard	£2000
14/03/2023	Betty Messenger Charitable Trust	£25000
20/03/2023	George Balint Charitable Trust	£300
22/03/2023	Shoresh Charitable Trust	£4000
<b>April 2023</b>		
01/04/2023	Yvonne Shiff Hardship Fund Fundraiser (Lance Ettinger Brighton Marathon)	£6594
<b>May 2023</b>		
16/05/2023	Jewish Joint Burial Society	£4000
30/05/2023	Miriam Wolinsky	£500
<b>June 2023</b>		
05/06/2023	Barbara Green	£5000
<b>July 2023</b>		
18/07/2023	Michael & Morven Heller Charitable Trust	£1000
24/07/2023	Ark of Noah	£2000
<b>September 2023</b>		
15/09/2023	All Aboard Shops	£2250
21/09/2023	Liberal Synagogue Elstree	£1961
<b>October 2023</b>		
27/10/2023	George Balint Charitable Trust	£500

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

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### Financial review

Details of the application of the charity's funds are shown in the Statement of Financial Activities on page 8 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 2023 is satisfactory.

It is the policy of the charity to retain adequate liquid resources to meet the running costs and would enable activities to continue in the short term should funding drop significantly. The reserve fund at the end of the financial year is £165,595 (2022: £197,736) out of which £22,052 is restricted fund (2022: £10,478) and £143,543 (2022: £187,258) is unrestricted fund.

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.

### Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between six and nine month's expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

### Structure, governance and management

The charity 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:

Mr K Simons  
Mrs B Shapiro  
Mr J A Silver

### Recruitment and appointment of trustees

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.



Mr K Simons  
Trustee

Date: 28/12/24

# 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 2023.

#### **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**

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.

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.

*Anthony Epton*  
Anthony Epton BA FCA CTA FCIE  
Goldwins  
Chartered accountants  
75 Maygrove Road  
West Hampstead  
London  
NW6 2EG

Dated: *4/9/2024* .....

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>Income from:</b>							
Donations and legacies	3	116,744	11,574	128,318	132,393	-	132,393
Investments	4	1,798	-	1,798	46	-	46
<b>Total income</b>		118,542	11,574	130,116	132,439	-	132,439
<b>Expenditure on:</b>							
Charitable activities	5	162,257	-	162,257	89,014	20,200	109,214
<b>Total expenditure</b>		162,257	-	162,257	89,014	20,200	109,214
<b>Net income/(expenditure) and movement in funds</b>		(43,715)	11,574	(32,141)	43,425	(20,200)	23,225
<b>Reconciliation of funds:</b>							
Fund balances at 1 January 2023		187,258	10,478	197,736	143,833	30,678	174,511
<b>Fund balances at 31 December 2023</b>		143,543	22,052	165,595	187,258	10,478	197,736

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 2023

	Notes	2023		2022	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10		1,912		3,972
<b>Current assets</b>					
Debtors	11	205		177	
Cash at bank and in hand		170,560		197,001	
		<u>170,765</u>		<u>197,178</u>	
<b>Creditors: amounts falling due within one year</b>	12	(7,082)		(3,414)	
<b>Net current assets</b>			163,683		193,764
<b>Total assets less current liabilities</b>			165,595		197,736
<b>Net assets excluding pension liability</b>			165,595		197,736
			<u><u>        </u></u>		<u><u>        </u></u>
<b>The funds of the charity</b>					
Restricted income funds	14	22,052		10,478	
Unrestricted funds		143,543		187,258	
		<u>165,595</u>		<u>197,736</u>	

The financial statements were approved by the Trustees on 28/5/24

  
 Mr K Simons  
 Trustee

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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### 1 Accounting policies

#### Charity information

Jewish Bereavement Counselling Service is a charity. The registered office is JBCS, PO Box 875, Edgware, HA8 4WX.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Trust Deed, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 not to prepare a Statement of Cash Flows.

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 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.

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.

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.

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

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### 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 are allocated on the portion of the asset's use.

#### 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:

Fixtures, fittings & equipment	25% on cost
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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 the statement of financial activities.

#### 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.

#### 1.9 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.

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

### 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.

#### 1.10 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.

#### 1.11 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 Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Donations and gifts	116,744	11,574	128,318	132,393	-	132,393

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

### 4 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	1,798	46

### 5 Expenditure on charitable activities

	Charitable expenditure 2023 £	Charitable expenditure 2022 £
<b>Direct costs</b>		
Staff costs	110,417	76,190
Depreciation and impairment	2,060	2,060
Bank charges	165	73
Training / Seminar	1,757	639
PPS & IT costs	9,276	3,190
Catering	200	28
Telephone	605	330
Supervisor payments	8,152	4,973
Travelling	215	174
Insurance	247	247
BACP annual membership	378	368
Others including gift	1,280	800
Just giving	-	36
Marketing / Fundraising	23,575	17,466
Accounting	1,250	-
Consulting	40	-
Other charitable expenditure	2,640	2,640
	<u>162,257</u>	<u>109,214</u>
<b>Analysis by fund</b>		
Unrestricted funds	<u>162,257</u>	<u>109,214</u>

### 6 Net movement in funds

	2023 £	2022 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>2,060</u>	<u>2,060</u>

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

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### 7 Trustees

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

### 8 Employees

The average monthly number of employees during the year was:

	<b>2023</b>	<b>2022</b>
	<b>Number</b>	<b>Number</b>
	3	3
	<u>3</u>	<u>3</u>
<b>Employment costs</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Wages and salaries	83,532	64,146
Social security costs	7,488	3,505
Other pension costs	19,397	8,539
	<u>110,417</u>	<u>76,190</u>
	<u>110,417</u>	<u>76,190</u>

The total employee benefits including pension contributions and employer's NI of the key management personnel were £74,212 (2022: £55,476).

There were no employees whose annual remuneration was more than £60,000.

#### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

### 9 Taxation

The charity is exempt from tax on income and gains to the extent that these are applied to its charitable activities.

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

### 10 Tangible fixed assets

	Fixtures, fittings & equipment £
<b>Cost</b>	
At 1 January 2023	9,209
At 31 December 2023	<u>9,209</u>
<b>Depreciation and impairment</b>	
At 1 January 2023	5,237
Depreciation charged in the year	2,060
At 31 December 2023	<u>7,297</u>
<b>Carrying amount</b>	
At 31 December 2023	<u>1,912</u>
At 31 December 2022	<u>3,972</u>

### 11 Debtors

	2023 £	2022 £
<b>Amounts falling due within one year:</b>		
Trade debtors	205	177
	<u>205</u>	<u>177</u>

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

	2023 £	2022 £
Trade creditors	770	774
Other creditors	365	-
Accruals and deferred income	5,947	2,640
	<u>7,082</u>	<u>3,414</u>

### 13 Retirement benefit schemes

	2023 £	2022 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	19,397	8,539
	<u>19,397</u>	<u>8,539</u>

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.

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2023

#### 14 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
	10,478	11,574	-	22,052
	<u>10,478</u>	<u>11,574</u>	<u>-</u>	<u>22,052</u>
<b>Previous year:</b>	<b>At 1 January 2022</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 December 2022</b>
	£	£	£	£
	30,678	-	(20,200)	10,478
	<u>30,678</u>	<u>-</u>	<u>(20,200)</u>	<u>10,478</u>

#### 15 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 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	187,258	118,542	(162,257)	143,543
	<u>187,258</u>	<u>118,542</u>	<u>(162,257)</u>	<u>143,543</u>
<b>Previous year:</b>	<b>At 1 January 2022</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 December 2022</b>
	£	£	£	£
General funds	164,033	132,439	(109,214)	187,258
	<u>164,033</u>	<u>132,439</u>	<u>(109,214)</u>	<u>187,258</u>

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

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### 16 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>At 31 December 2023:</b>			
Tangible assets	1,912	-	1,912
Current assets/(liabilities)	141,631	22,052	163,683
	<u>143,543</u>	<u>22,052</u>	<u>165,595</u>
	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
<b>At 31 December 2022:</b>			
Tangible assets	3,972	-	3,972
Current assets/(liabilities)	183,286	10,478	193,764
	<u>187,258</u>	<u>10,478</u>	<u>197,736</u>

### 17 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).