

Charity registration number 1047473 (England and Wales)

**JEWISH BEREAVEMENT COUNSELLING SERVICE**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees**

Mr K Simons  
Mr J A Silver  
Mrs M Levi  
Mr G Grodner

(Appointed 1 October 2024)  
(Appointed 1 October 2024)

**Charity number**

1047473

**Charity Office**

JBCS  
PO Box 875  
Edgware  
HA8 4WX

**Independent examiner**

Goldwins Limited  
75 Maygrove Road  
West Hampstead  
London  
NW6 2EG

**Bankers**

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 2024**

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The year has not been easy. The continuing problems for Israel in trying to release the Hostages taken in the dreadful events of October 7th coupled with attempting to resolve a 'Peace' deal rebounds on our ability to Fund Raise, as understandably our own community looks to supporting Israel financially in these stressful times.

We all hope and pray for a swift and workable solution to the agonies currently being suffered by all sides.

In spite of the above ongoing situation I can report that although our income is down by some £19,000, we have trimmed our expenditure accordingly and with some recent large donations feel that financially we are starting to see 'blue sky'.

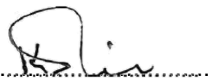
Part of this hope is due to our two recently appointed Trustees....Maxine Levi and Geoffrey Grodner...who have already found new (and cheaper!) office premises for us to work from, after Jewish Care were unable to provide us with office facilities in a NW London area. They are also working on alternative fund raising ideas for 2025 and 2026.

Our new office will be in the EHRS Complex in Stonegrove, Edgware, and we are hoping to run a series of coffee mornings to invite donors to see how we work.

This combined with our new Website, which is now up and running, will improve our 'visibility' in the Community leading to increased awareness of our ethos and so to more and higher donations.

The ability to donate online and to see what we offer to our clients across the spectrum of Bereavement Counselling could be crucial in improving our presence in the community.

A Thankyou to Barbara Shapiro who resigned as a Trustee during the year and did much to help our move to computerised bookkeeping. And obviously a Big Thankyou to our Supervisors, Counsellors, Volunteers and Trustee Alan Silver and our indefatigable staff of Trisha, Barbara & Nigel, all of whom make our achievements possible in these difficult times.



**Chairman**

Date: 27/08/25

# **JEWISH BEREAVEMENT COUNSELLING SERVICE**

## **TRUSTEES' REPORT**

### ***FOR THE YEAR ENDED 31 DECEMBER 2024***

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The Trustees present their annual report and financial statements for the year ended 31 December 2024.

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**

Following trustees served throughout the year. The power to appoint new or additional trustees is vested in the trustees.

Mr J A Silver  
Mr K Simons  
Mrs B Shapiro (Resigned 1 October 2024)  
Mrs Maxine Levi (Appointed on 1 October 2024)  
Mr Geoffrey Grodner (Appointed on 1 October 2024)

#### **Charity Status**

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

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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### 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 telephone, by trained and experienced volunteer professionally trained bereavement 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 offers the following groups:

**Stronger Together & Peace of Mind** – 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.

**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 entirely on donations, grants, 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 2024**

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### 2024 ACTIVITIES & ACHIEVEMENTS

#### **Ben Morrison / London Marathon 2024**

**Ben Morrison** ran the London Marathon in memory of his mother, on the 21 April 2024, two weeks before his 50th birthday. Ben ran for JBCS as our charity was one that held immense importance to him and raised **£5438.90**. We are so grateful for Ben's efforts and support to JBCS and for all the help he has given JBCS over the years.

#### **Jon Bezelal**

**Jon** joined JBCS as a volunteer JBCS Marketing and Social Media consultant. Jon guided us through the gruelling and difficult process of re-designing our website as well as social media posts on Instagram and Facebook. Jon was also instrumental in designing ads for JBCS for print and media.

#### **New JBCS Website**

JBCS embarked on a new website with **Design Studio**. The print and branding are led by Paul Sandler, and the Graphic side is by Jamie Graham. JBCS is now proud to have a fabulously new, updated fully accessible website, and allows usability for everyone.

#### **Lynda Dullopp / Motherless Mothers**

A wonderful introduction to **Lynda Dullopp** from the group **Motherless Mothers**. Lynda has included JBCS in her group discussions and literature and has raised money for the charity.

#### **JW3**

In sync with Grief Bereavement week, JBCS partnered with **JW3** a one-off group for 20–35-year-olds on the 8 December 2024 who had suffered a bereavement. The group was facilitated by JBCS supervisors **Margi Abeles and Sheila Mattison**.

**A Trust who wishes to remain anonymous gave £7500** 9 January 2024. Applied for this in October 2023.

Applied to **Shoresh** in January – sponsoring adults to have counselling

**JVN AWARDS ceremony January 2024** - JBCS were presented with an **award for our team of volunteer counsellors**.

**JJBS £4000 received April 2024 RESTRICTED FUNDS** which have been applied according to the terms of the grant.

**Deborah Goulden** our volunteer counsellor retired.

**JBCS Recruited volunteer counsellors - Daniel Dias, Nicola Bloom, Francesca Pinto.**

**Peace of Mind JBCS/Jewish Care** – support group for people aged 60+ who have lost a spouse or partner – meeting in Bushey.

**ERIC CONSORTIUM** - working together with Jami, Grief Encounter, CST, Norwood and Pajes. New guidelines to support schools and families – coping with suicide and sudden traumatic death.

**Training with Jami on Suicide 3 December 2024**

**ALL-ABOARD March 2024 £1500 and midyear grant £1500 September 2024**

**Front door networking with other Jewish charities continues**

**Barbara Green Harbour - £10,000 grant received**

**Shoresh applied in 2024 and received in 2025**

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

2024 JBCS Donations/Grants					
MONTH	DATE	DONOR	Supplied AMOUNT	PURPOSE	Comments
January	12/01/2024	Reuben Foundation	£500.00		Deposited 22/01/2024
		Yavneh College	£5,494.50		
	24/01/2024	Heathside CT	£1,000.00		Deposited 05/02/2024
March	15/03/2024	All Aboard	£1,500.00		BACS payment
April	21/04/2024	Ben Morrison London Marathon -	£5438.90		Raised through ENTHUSE.com
		P2024	£9940.16	Pesach appeal	
September	27/09/2024	ALL Aboard	£1,500.00		
	24/10/2024	Joe & Rosa Frenkel CT (List as ANONYMOUS - JRF)	£1,000.00		
October		RH2024 appeal	£15,490.62	Rosh Hashana appeal	
November	12/11/2024	Elizabeth Wigoder	£2,500.00		Cheque date 16/10/24
	22/11/2024	Barbara Green/Harbour Foundation	£10 000		BACS via Prism CT on the 22/11/2024
December	12/12/2024	Annon	£7500		

### 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 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 £128,270 (2023: £165,595) out of which £22,052 is restricted fund (2023: £22,052) and £106,218 (2023: £143,543) 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.

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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### 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

(Resigned 1 October 2024)

Mr J A Silver

Mrs M Levi

(Appointed 1 October 2024)

Mr G Grodner

(Appointed 1 October 2024)

### *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: 27/08/25

# 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 2024.

#### **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.

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

#### **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 Charities Act 2011.
- 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 financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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: ..28 August 2025...

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
<b>Income from:</b>							
Donations and legacies	3	108,368	-	108,368	116,744	11,574	128,318
Investments	4	2,486	-	2,486	1,798	-	1,798
<b>Total income</b>		110,854	-	110,854	118,542	11,574	130,116
<b>Expenditure on:</b>							
Charitable activities	5	148,179	-	148,179	162,257	-	162,257
<b>Total expenditure</b>		148,179	-	148,179	162,257	-	162,257
<b>Net expenditure and movement in funds</b>		(37,325)	-	(37,325)	(43,715)	11,574	(32,141)
<b>Reconciliation of funds:</b>							
Fund balances at 1 January 2024		143,543	22,052	165,595	187,258	10,478	197,736
<b>Fund balances at 31 December 2024</b>		106,218	22,052	128,270	143,543	22,052	165,595

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

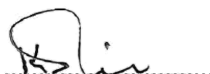
# JEWISH BEREAVEMENT COUNSELLING SERVICE

## BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10		37		1,912
<b>Current assets</b>					
Debtors	11	7,968		205	
Cash at bank and in hand		137,088		170,560	
		<u>145,056</u>		<u>170,765</u>	
<b>Creditors: amounts falling due within one year</b>	12	<u>(16,823)</u>		<u>(7,082)</u>	
<b>Net current assets</b>			<u>128,233</u>		<u>163,683</u>
<b>Total assets less current liabilities</b>			<u>128,270</u>		<u>165,595</u>
<b>The funds of the charity</b>					
Restricted income funds	14		22,052		22,052
Unrestricted funds	15		106,218		143,543
			<u>128,270</u>		<u>165,595</u>

The financial statements were approved by the Trustees on 27/08/25



Mr K Simons  
Trustee

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2024

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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 2024

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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 2024

### 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 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	108,368	-	108,368	116,744	11,574	128,318

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 4 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	2,486	1,798

### 5 Expenditure on charitable activities

	Charitable expenditure 2024 £	Charitable expenditure 2023 £
<b>Direct costs</b>		
Staff costs	88,728	110,417
Depreciation and impairment	1,875	2,060
Bank charges	138	165
Training / Seminar	262	1,757
PPS & IT costs	10,487	9,276
Catering	9	200
Telephone	513	605
Supervisor payments	5,773	8,152
Travelling	214	215
Insurance	247	247
BACP annual membership	260	378
Others including gift	1,238	1,280
Marketing / Fundraising	22,799	23,575
Accounting	12,996	1,250
Consulting	-	40
Other charitable expenditure	2,640	2,640
	<u>148,179</u>	<u>162,257</u>
<b>Analysis by fund</b>		
Unrestricted funds	<u>148,179</u>	<u>162,257</u>

### 6 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	2,640	2,640
Depreciation of owned tangible fixed assets	1,875	2,060

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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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>2024</b>	<b>2023</b>
	<b>Number</b>	<b>Number</b>
	2	3
	<u>          </u>	<u>          </u>
<b>Employment costs</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	70,252	83,532
Social security costs	7,184	7,488
Other pension costs	11,292	19,397
	<u>          </u>	<u>          </u>
	<u>88,728</u>	<u>110,417</u>

The total employee benefits including pension contributions and employer's NI of the key management personnel were £66,200 (2023: £74,212).

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 2024

### 10 Tangible fixed assets

	Fixtures, fittings & equipment £
<b>Cost</b>	
At 1 January 2024	9,209
At 31 December 2024	9,209
<b>Depreciation and impairment</b>	
At 1 January 2024	7,297
Depreciation charged in the year	1,875
At 31 December 2024	9,172
<b>Carrying amount</b>	
At 31 December 2024	37
At 31 December 2023	1,912

### 11 Debtors

	2024 £	2023 £
<b>Amounts falling due within one year:</b>		
Trade debtors	7,968	205

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

	2024 £	2023 £
Trade creditors	14,068	770
Other creditors	115	365
Accruals and deferred income	2,640	5,947
	16,823	7,082

### 13 Retirement benefit schemes

	2024 £	2023 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	11,292	19,397

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 2024

#### 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 2024	Incoming resources	At 31 December 2024
	£	£	£
	22,052	-	22,052
	<u>22,052</u>	<u>-</u>	<u>22,052</u>
<b>Previous year:</b>	<b>At 1 January 2023</b>	<b>Incoming resources</b>	<b>At 31 December 2023</b>
	£	£	£
	10,478	11,574	22,052
	<u>10,478</u>	<u>11,574</u>	<u>22,052</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 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	143,543	110,854	(148,179)	106,218
	<u>143,543</u>	<u>110,854</u>	<u>(148,179)</u>	<u>106,218</u>
<b>Previous year:</b>	<b>At 1 January 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 December 2023</b>
	£	£	£	£
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>

# JEWISH BEREAVEMENT COUNSELLING SERVICE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

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### 16 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 December 2024:</b>			
Tangible assets	37	-	37
Current assets/(liabilities)	106,181	22,052	128,233
	<u>106,218</u>	<u>22,052</u>	<u>128,270</u>
	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>

### 17 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).