
CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 5 APRIL 2023

CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

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CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 5 APRIL 2023**

Trustees	Mrs B Wiles Dr K Loewenthal Ms Susan Wengrower
Charity registered number	1055646
Principal office	c/o 18C Sandford Court Bethune Road London N16 5BB
Accountants	Wolfe Accountancy Services Ltd 34 Braydon Road London N16 6QB
Bankers	Barclays Bank PLC 230 Stamford Hill London N16 6RB

CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

TRUSTEES' REPORT FOR THE YEAR ENDED 5 APRIL 2023

The Trustees present their annual report together with the financial statements of the Chizuk - Orthodox Jewish Mental Health Group for the 6 April 2022 to 5 April 2023.

Objectives and activities

● Policies and objectives

Chizuk is a mental health organisation that specialises in providing support in a religiously and culturally sensitive environment for its Orthodox Jewish users.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Achievements and performance

● Main achievements of the charity

We provide essential counselling services to 30+ complex clients who require our support several times a week with a further 80 lifetime clients who rely on us for help throughout the year when they need it most; and others who require one-off or short term ad hoc support. We offer advice, guidance on "Charedi" issues, referrals to other support agencies, assistance in completing forms for benefits, grants and Local Authority forms, support in dealing with landlords, bailiffs, power companies, Local Authorities and the Benefits Agency at all levels up to tribunal support. People who access our services have been able to receive food, clothing, furniture, benefits, housing & other services.

Chizuk currently offers the following services;

A listening ear - phone support by appointment.

Citizen Advocacy - practical support in sorting out situations and in planning for a better situation. This includes dealing with benefits, GP and hospitals, housing, mediation, legal affairs etc. Or any matters causing stress and /or distress in someone's life.

For men, we have a Peer support group.

Chizuk has also supplied PPE, food, clothing, liquid food supplements; medical supplies such as disposable waterproof sheets & other items. We have liaised with GP services, social workers, A&E, the burial society, & other voluntary organisations, etc.

Year totals for 2022 were 14,636 interactions of which 141 were visits.

First quarter of 2023 3,183 interactions of which 86 were visits.

● Review of activities

At the end of this accounting period; Chizuk had no creditors and no debtors. Our annual income was £15,098 and our outgoings were £4,634. A debt settlement agreement dated 23rd September 2022 stated that the full outstanding debt be removed from the accounts with immediate effect. This gives rise to a gain in the accounts of £115,626.

● Other considerations

Chizuk supports all applicants with an initial assessment of needs regardless of race, creed, ethnicity, orientation, gender or any other characteristic protected by the Equalities Act; the Disabilities Discrimination Act and Human Rights under the PSED.

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**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 5 APRIL 2023**

Financial review

● **Reserves policy**

For the first time in eleven years, Chizuk has no creditors and no historic debt outstanding. We used our reserves to reach this healthy position and building up a 3- month reserve will be the focus of the coming year's fundraising.

● **Principal risks and uncertainties**

In this time of financial crisis, we face the challenge of raising enough funds to appoint new workers; and a CEO who can train and supervise our volunteers.

● **Principal funding**

We have regular donations from our Friends and our service users who choose to become voting Members of the Charity. At the appropriate times of the Jewish Calendar we campaign for additional funds both from existing donors and from new ones. We are now in a strong position to apply for grant funding for our projects and our work generally.

CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 5 APRIL 2023

Structure, governance and management

• Methods of appointment or election of Trustees

Trustees are elected or renewed at the AGM each year; and if necessary an EGM may be held to appoint new Trustees.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial which give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the . They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees on 30 April 2023 and signed on their behalf by:

.....
Mrs B Wiles
Trustee

CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 5 APRIL 2023**

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and legacies	3	10,940	4,158	15,098	16,964
Total income		10,940	4,158	15,098	16,964
Expenditure on:					
Raising funds	4	70	-	70	130
Charitable activities	5	-	4,158	4,158	10,639
Other expenditure	6	406	-	406	303
Total expenditure		476	4,158	4,634	11,072
Net movement in funds before other recognised gains		10,464	-	10,464	5,892
Other recognised gains:					
Loan written off		115,626	-	115,626	-
Net movement in funds		126,090	-	126,090	5,892
Reconciliation of funds:					
Total funds brought forward		(125,919)	-	(125,919)	(131,811)
Net movement in funds		126,090	-	126,090	5,892
Total funds carried forward		171	-	171	(125,919)

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

The notes on pages 7 to 11 form part of these financial statements.

CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

BALANCE SHEET
AS AT 5 APRIL 2023

	Note	2023 £	2022 £
Fixed assets		<u>-</u>	<u>-</u>
Current assets			
Cash at bank and in hand		171	281
		<u>171</u>	<u>281</u>
Net current assets		171	281
Total assets less current liabilities		<u>171</u>	<u>281</u>
Creditors: amounts falling due after more than one year	7	-	(126,200)
Net assets / liabilities excluding pension asset		<u>171</u>	<u>(125,919)</u>
Total net assets		<u>171</u>	<u>(125,919)</u>
Charity funds			
Restricted funds		-	-
Unrestricted funds		171	(125,919)
Total funds		<u>171</u>	<u>(125,919)</u>

The financial statements were approved and authorised for issue by the Trustees on 30 April 2023 and signed on their behalf by:

Mrs B Wiles
Trustee

The notes on pages 7 to 11 form part of these financial statements.

CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 5 APRIL 2023

1. General information

Chizuk is a mental health organisation that specialises in providing support in a religiously and culturally sensitive environment for its Orthodox Jewish users.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and 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 Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Chizuk - Orthodox Jewish Mental Health Group meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

2.3 Expenditure

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

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

CHIZUK - ORTHODOX JEWISH MENTAL HEALTH GROUP

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2023

2. Accounting policies (continued)

2.4 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

3. Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations	10,940	4,158	15,098
	<hr/>	<hr/>	<hr/>
	<i>Unrestricted funds 2022 £</i>	<i>Restricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Donations	11,325	5,639	16,964
	<hr/>	<hr/>	<hr/>

4. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2023 £	Total funds 2023 £
Print, post and internet	70	70
	<hr/>	<hr/>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2023

4. Expenditure on raising funds (continued)

Costs of raising voluntary income (continued)

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Print, post and internet	130	130

5. Analysis of expenditure on charitable activities

Summary by fund type

	Restricted funds 2023 £	Total 2023 £
Community support	4,158	4,158

	<i>Unrestricted funds 2022 £</i>	<i>Restricted funds 2022 £</i>	<i>Total 2022 £</i>
Community support	5,000	5,639	10,639

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2023

6. Other expenditure

	Unrestricted funds 2023 £	Total funds 2023 £
Accountancy	350	350
General expenses	48	48
Advertising	8	8
	<hr/>	<hr/>
	406	406
	<hr/> <hr/>	<hr/> <hr/>

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Accountancy	250	250
General expenses	48	48
Advertising	5	5
	<hr/>	<hr/>
	303	303
	<hr/> <hr/>	<hr/> <hr/>

7. Creditors: Amounts falling due after more than one year

	2023 £	2022 £
Other creditors	-	126,200
	<hr/> <hr/>	<hr/> <hr/>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 5 APRIL 2023

8. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Total funds 2023 £
Current assets	171	171
Total	<u>171</u>	<u>171</u>