

**REGISTERED CHARITY NUMBER: 1166313**

**Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 December 2021  
for  
Raphael - The Jewish Counselling Service**

**Raphael - The Jewish Counselling Service**

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for the Year Ended 31 December 2021**

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## **Raphael - The Jewish Counselling Service**

### **Report of the Trustees for the Year Ended 31 December 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

#### **ADMINISTRATIVE DETAILS**

**Registered Charity number**  
1166313

**Principal address**

P O Box 172  
Stanmore  
Middlesex  
HA7 3WB

**Trustees**

|                      |   |
|----------------------|---|
| David Arden          | -Appointed 9 May 2021, Resigned 17 January 2022 |
| Tony Bello           | -Appointed 9 May 2021                           |
| Roberta Coffey       | -Resigned 11 August 2021                        |
| Judith Bloom         |   |
| Barbara-Anne Creeger |   |
| Michael Cutter       | -Resigned 30 November 2021                      |
| Hedy-anne Freedman   | -Appointed 9 May 2021                           |
| Zila Golbert         | -Resigned 30 November 2021                      |
| Martin Korn          |   |
| Cheryl Pack          |   |
| Sam Wirth            |   |

**Independent examiner**

Daniel Kalms FCA

**Bankers**

CAF Bank  
25 Kings Hill Avenue  
West Malling  
Kent  
ME19 4JQ

**Clinical Director**

Sara Cooper BA (Hons) UKCP reg

**Structure, governance and management**

The charity was formed in 2016 as a Charitable Incorporated Organisation, and is governed by a constitution. It continues the work done by the predecessor charity of the same name, and with the same objects and trustees. The existing trustees appoint new trustees after a rigorous selection process. New trustees receive their induction from existing Trustees. Trustees take the key policy decisions of the charity. Day to day management decisions are taken by a management committee comprising the trustees, the Head of Clinical Services and a counsellor representative. The Clinical Director and Intake Team take clinical decisions.

## **Raphael - The Jewish Counselling Service**

### **Report of the Trustees for the Year Ended 31 December 2021**

#### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

To relieve distress and protect the mental health, particularly of members of the Jewish community, by the provision of counselling service.

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

Raphael continues to maintain its position in the forefront of counselling services offered to the community. With major cuts to statutory funding of mental health services, we provide a unique service offering open-ended counselling to adults, regardless of financial means. Although clients are expected to pay for their counselling, the amount they are charged is based on ability to pay. Our costs are kept to a minimum as much of the administration and counselling is provided by volunteers. Since nobody is turned away for financial reasons we are left with a funding gap. We have a scheme offering concessionary rates to those clients who cannot afford to pay the relatively modest fee that we require to cover our costs.

#### **FINANCIAL REVIEW**

Our level of professional activity in 2021, shows a decrease of approximately 10% in client sessions compared to 2020. Client fees however were almost the same as 2020. Our counselling services operated at a deficit. This deficit was greater than the previous year, as reduced expense levels paid in 2020 were reinstated to their full levels in 2021.

In addition, due to our much appreciated donors and supporters, our donations and grants were maintained and indeed increased to a small extent over the previous year. The overall result for Raphael in the year 2021 was a surplus of £6,100 compared to a surplus of £37,000 in 2020. Unfortunately, due to the Pandemic we have not been able to hold any functions in the year and the calls on our counselling services have been greater than ever.

Our net assets increased in the year, as a result of the surplus, to £107,000 at the 31 December 2021.

#### **FUTURE DEVELOPMENTS**

The trustees continue to review how the charity can best meet its objectives

Approved by the trustees on 21 July 2022 and signed on its behalf by:

  
.....  
Martin Korn (Trustee)

**Independent Examiner's Report to the Trustees of  
Raphael - The Jewish Counselling Service**

I report on the accounts for the year ended 31 December 2021, which are set out on pages four to nine.

**Responsibilities and basis of report**

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

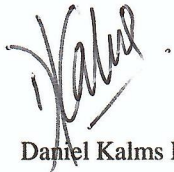
I have examined your charity's accounts as required under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 130 of the Act; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of the Act; or
4. that there is further information needed for a proper understanding of the accounts.

**Independent examiner's statement**

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission I have found no matters that require drawing to your attention.



Daniel Kalms FCA

Date: 21/07/2022



**Raphael - The Jewish Counselling Service**

**Statement of Financial Activities  
for the Year Ended 31 December 2021**

|  |       | 2021<br>Total funds<br>(unrestricted)<br>£ | 2020<br>Total funds<br>(unrestricted)<br>£ |
|--|-------|--|--|
|  | Notes |  |  |
| <b>INCOMING RESOURCES</b>                            |       |  |  |
| <b>Incoming resources from generated funds</b>       |       |  |  |
| Voluntary income                                     |       | 81,237                                     | 78,572                                     |
| Investment income                                    | 2     | 36   | 209  |
| <b>Incoming resources from charitable activities</b> |       |  |  |
| Fundraising events                                   |       | -  | 8,257                                      |
| <b>Total incoming resources</b>                      |       | 81,273                                     | 87,038                                     |
| <br><b>RESOURCES EXPENDED</b>                        |       |  |  |
| <b>Charitable activities</b>                         |       |  |  |
| Fundraising events                                   |       | -  | 3,411                                      |
| <b>Governance costs</b>                              |       | 150  | 10   |
| <b>Other resources expended</b>                      |       | 74,949                                     | 46,594                                     |
| <b>Total resources expended</b>                      |       | 75,099                                     | 50,015                                     |
| <br><b>NET INCOMING/(OUTGOING)<br/>RESOURCES</b>     |       | 6,174                                      | 37,023                                     |
| <br><b>RECONCILIATION OF FUNDS</b>                   |       |  |  |
| <b>Total funds brought forward</b>                   |       | 100,873                                    | 63,850                                     |
| <br><b>TOTAL FUNDS CARRIED FORWARD</b>               |       | 107,047                                    | 100,873                                    |

The notes form part of these financial statements

**Raphael - The Jewish Counselling Service**

**Balance Sheet**  
**At 31 December 2021**

|  | Notes | 2021<br>Total funds<br>(unrestricted)<br>£ | 2020<br>Total funds<br>(unrestricted)<br>£ |
|--|-------|--|--|
| <b>FIXED ASSETS</b>                          |       |  |  |
| Tangible assets                              | 4     | 6,294                                      | 8,394                                      |
| <b>CURRENT ASSETS</b>                        |       |  |  |
| Debtors                                      | 5     | 3,988                                      | 5,123                                      |
| Cash at bank                                 |       | <u>97,776</u>                              | <u>87,478</u>                              |
|  |       | 101,764                                    | 92,601                                     |
| <b>CREDITORS</b>                             |       |  |  |
| Amounts falling due within one year          | 6     | (1,011)                                    | (122)                                      |
|  |       | <u>100,753</u>                             | <u>92,479</u>                              |
| <b>NET CURRENT ASSETS</b>                    |       |  |  |
|  |       | <u>107,047</u>                             | <u>100,873</u>                             |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       |  |  |
|  |       | <u>107,047</u>                             | <u>100,873</u>                             |
| <b>NET ASSETS</b>                            |       |  |  |
|  |       | <u>107,047</u>                             | <u>100,873</u>                             |
| <b>FUNDS</b>                                 | 7     |  |  |
| Unrestricted funds                           |       | <u>107,047</u>                             | <u>100,873</u>                             |
| <b>TOTAL FUNDS</b>                           |       | <u>107,047</u>                             | <u>100,873</u>                             |

The financial statements were approved by the Trustees on 21 July 2022 and were signed on its behalf by:

  
.....  
Martin Korn (Trustee)

**Notes to the Financial Statements  
for the Year Ended 31 December 2021**

**1. ACCOUNTING POLICIES**

**Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities Act 2011 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

**Incoming resources**

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

**Resources expended**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

|                       |               |
|-----------------------|---------------|
| Fixtures and fittings | - 25% on cost |
| Computer equipment    | - 20% on cost |

**Taxation**

The charity is exempt from tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**2. INVESTMENT INCOME**

|                          | 2021      | 2020       |
|--------------------------|-----------|------------|
|                          | £         | £          |
| Deposit account interest | <u>36</u> | <u>209</u> |

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.



Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021

4. TANGIBLE FIXED ASSETS

|                       | Computer<br>equipment<br>£ | Fixtures and<br>fittings<br>£ |
|-----------------------|----------------------------|-------------------------------|
| <b>COST</b>           |                            |                               |
| At 31 December 2020   | 10,494                     | 3,346                         |
| Disposals             | <u>-</u>                   | <u>(3,346)</u>                |
| At 31 December 2021   | <u>10,494</u>              | <u>-</u>                      |
| <b>DEPRECIATION</b>   |                            |                               |
| At 1 January 2021     | 2,100                      | 3,345                         |
| Charge for year       | 2,100                      | 1                             |
| Disposals             | <u>-</u>                   | <u>(3,346)</u>                |
| At 31 December 2021   | <u>4,200</u>               | <u>-</u>                      |
| <b>NET BOOK VALUE</b> |                            |                               |
| At 31 December 2021   | <u>6,294</u>               | <u>-</u>                      |
| At 31 December 2020   | <u>8,394</u>               | <u>1</u>                      |

5. DEBTORS

|   | 2021<br>£    | 2020<br>£    |
|---|--------------|--------------|
| Amounts falling due within one year:          |              |              |
| Trade debtors                                 | 220          | 1,355        |
| Other debtors                                 | <u>3,768</u> | <u>3,768</u> |
|   | <u>3,988</u> | <u>5,123</u> |
| Amounts falling due after more than one year: |              |              |
| Other debtors                                 | <u>-</u>     | <u>-</u>     |
| Aggregate amounts                             | <u>3,988</u> | <u>5,123</u> |

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

|                 | 2021<br>£    | 2020<br>£  |
|-----------------|--------------|------------|
| Other creditors | <u>1,011</u> | <u>122</u> |

7. MOVEMENT IN FUNDS

|                           | At 1.1.21<br>£ | Net movement<br>in funds<br>£ | At 31.12.21<br>£ |
|---------------------------|----------------|-------------------------------|------------------|
| <b>Unrestricted funds</b> |                |                               |                  |
| General fund              | 100,873        | 6,174                         | 107,047          |
|                           | <u>100,873</u> | <u>6,174</u>                  | <u>107,047</u>   |
| <b>TOTAL FUNDS</b>        | <u>100,873</u> | <u>6,174</u>                  | <u>107,047</u>   |

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021

7. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement in<br>funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 81,273                     | (75,099)                   | 6,174                     |
|                           | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>        | <u>81,273</u>              | <u>(75,099)</u>            | <u>6,174</u>              |

Comparatives for movement in funds

|                           | At 1.1.20<br>£ | Net movement<br>in funds<br>£ | At 31.12.20<br>£ |
|---------------------------|----------------|-------------------------------|------------------|
| <b>Unrestricted Funds</b> |                |                               |                  |
| General fund              | 63,850         | 37,023                        | 100,873          |
|                           | <hr/>          | <hr/>                         | <hr/>            |
| <b>TOTAL FUNDS</b>        | <u>63,850</u>  | <u>37,023</u>                 | <u>100,873</u>   |

Comparative net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement in<br>funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | 87,038                     | (50,015)                   | 37,023                    |
|                           | <hr/>                      | <hr/>                      | <hr/>                     |
| <b>TOTAL FUNDS</b>        | <u>87,038</u>              | <u>(50,015)</u>            | <u>37,023</u>             |

A current year 12 months and prior year 12 months combined position is as follows:

|                           | At 1.1.20<br>£ | Net movement<br>in funds<br>£ | At 31.12.21<br>£ |
|---------------------------|----------------|-------------------------------|------------------|
| <b>Unrestricted funds</b> |                |                               |                  |
| General fund              | 63,850         | 43,197                        | 107,047          |
|                           | <hr/>          | <hr/>                         | <hr/>            |
| <b>TOTAL FUNDS</b>        | <u>63,850</u>  | <u>43,197</u>                 | <u>107,047</u>   |

**Raphael - The Jewish Counselling Service**

**Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021**

**7. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Movement in<br>funds<br>£ |
|---------------------------|----------------------------|----------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                           |
| General fund              | <u>168,311</u>             | <u>(125,114)</u>           | <u>43,197</u>             |
| <b>TOTAL FUNDS</b>        | <u><u>168,311</u></u>      | <u><u>(125,114)</u></u>    | <u><u>43,197</u></u>      |