

THE JEWISH BLIND IN ISRAEL ASSOCIATION

England & Wales · Charity number 1006756

Details

Other names	THE BRITISH AID COMMITTEE FOR JEWISH BLIND IN ISRAEL
Status	Registered
Legal form	Other
Registered	1991-12-05
Register	View on the Charity Commission register

Contact

Address 25 Lodge Avenue
Elstree
Borehamwood
WD6 3NA

Phone 0208 207 2627

Email kennethk53@gmail.com

Activities

Objects: THE PROVISION OF RELIGIOUS AND OR SECULAR EDUCATIONAL AND OR OTHER AIDS FOR THE REHABILITATION IN ISRAEL OF PERSONS PROFESSING THR JEWISH FAITH WHO ARE REGISTERED BLIND OR REGISTERED VISUALLY HANDICAPPED IN ISRAEL AND WHO ARE IN CONDITIONS OF NEED OF FINANCIAL HELP AND WHETHER DIRECTLY OR IN CONJUNCTION WITH OR THROUGH ANY OTHER BODY ESTABLISHED FOR CHARITABLE PURPOSES

Activities: Provision of religeous and secular educational and other aids for the rehabilitation in Israel of persons professing the Jewish faith who are registered blind or visually handicapped.

Classification

- **How:** Makes Grants To Organisations
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- Area of benefit: ISRAEL
- Israel

Finances

Period end	Income	Expenditure	Assets	Employees	
2024-12-31		£262	£720	-	-
2023-12-31		£26,585	£26,620	-	-
2022-12-31		£25,445	£25,920	-	-
2021-12-31		£25,145	£24,720	-	-
2020-12-31		£25,384	£25,360	-	-

Trustees

Name	Role	Appointed
DAVID ANTHONY DRUCE		2013-08-16
KENNETH CALMAN KELLER		

THE JEWISH BLIND IN ISRAEL ASSOCIATION

England & Wales - Charity number 1006756

Accounts

Charity registration number 1006756

JEWISH BLIND IN ISRAEL ASSOCIATION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

JEWISH BLIND IN ISRAEL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

K Keller
D A Druce

Charity number

1006756

Independent examiner

RDP Newmans LLP
Lynwood House
373-375 Station Road
Harrow
Middlesex
HA1 2AW

JEWISH BLIND IN ISRAEL ASSOCIATION

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JEWISH BLIND IN ISRAEL ASSOCIATION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their report and accounts for the year ended 31 December 2023.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Trust Deed.

Objectives and activities

The objects of the charity continued to be that of the provision of religious and secular educational and other aids for the rehabilitation in Israel of persons professing the Jewish faith who are registered blind or visually handicapped in Israel, and who are in conditions of need of financial help and whether directly or in conjunction with or through any other body established for charitable purposes either in the United Kingdom or in any other country in the world.

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

Achievements and performance

The charity has achieved its objectives of making gifts to other registered charities.

Financial review

At the year end the charity held reserves of £208 (2022: £243). All funds are held for future gifts to other charities. No funds have been set aside for specific future expenditure.

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to unrestricted expenditure. This also provides sufficient funds to cover the charity's management costs.

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The Trustees who served during the year were:

K Keller
D A Druce

On behalf of the board of Trustees

K Keller
Trustee

6 August 2024

JEWISH BLIND IN ISRAEL ASSOCIATION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BLIND IN ISRAEL ASSOCIATION

I report to the Trustees on my examination of the accounts of Jewish Blind in Israel Association for the year ended 31 December 2023.

This report is made solely to the charity's trustee, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives 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.

Riki Gangola FCA (Independent Examiner)
for and on behalf of RDP Newmans LLP

Lynwood House
373-375 Station Road
Harrow
Middlesex
HA1 2AW

Dated: 6 August 2024

JEWISH BLIND IN ISRAEL ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Income from:			
Donations and legacies	2	26,585	25,445
Charitable activities	3	26,620	25,920
Net expenditure and movement in funds		(35)	(475)
Reconciliation of funds:			
Fund balances at 1 January 2023		243	718
Fund balances at 31 December 2023		208	243

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

JEWISH BLIND IN ISRAEL ASSOCIATION

BALANCE SHEET

AS AT 31 DECEMBER 2023

	Notes	2023 £	£	2022 £	£
Current assets					
Cash at bank and in hand		928		963	
Creditors: amounts falling due within one year	8	<u>720</u>		<u>720</u>	
Net current assets			<u>208</u>		<u>243</u>
The funds of the Charity					
Unrestricted funds			<u>208</u>		<u>243</u>
			<u>208</u>		<u>243</u>

The financial statements were approved by the Trustees on 6 August 2024

K Keller
Trustee

JEWISH BLIND IN ISRAEL ASSOCIATION

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

1 Accounting policies

Charity information

Jewish Blind in Israel Association is an unincorporated charity registered in England & Wales. The principal address is 25 Lodge Avenue, Elstree, Herts, WD6 3NA,

1.1 Accounting convention

The accounts have been prepared in accordance with the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

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

The financial statements 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. 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.

1.4 Incoming resources

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.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 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.

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.6 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.

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.

2 Income from donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	26,585	25,445

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

3 Expenditure on charitable activities

	Grant funding 2023 £	Grant funding 2022 £
Direct costs		
Other costs	720	720
Charitable expenditure	45	45
	<u>765</u>	<u>765</u>
Grant funding of activities (see note 4)	25,855	25,155
	<u>26,620</u>	<u>25,920</u>
Analysis by fund		
Unrestricted funds	26,620	25,920
	<u>26,620</u>	<u>25,920</u>

4 Grants payable

	2020 £	2022 £
Grants to individuals	25,855	25,155
	<u>25,855</u>	<u>25,155</u>

5 Trustees

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

6 Employees

There were no employees during the year.

7 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

8 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	720	720
	<u>720</u>	<u>720</u>

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

9 Related party transactions

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

THE JEWISH BLIND IN ISRAEL ASSOCIATION

England & Wales - Charity number 1006756

Accounts

Charity registration number 1006756

JEWISH BLIND IN ISRAEL ASSOCIATION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

JEWISH BLIND IN ISRAEL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

K Keller
D A Druce

Charity number

1006756

Independent examiner

RDP Newmans LLP
Lynwood House
373-375 Station Road
Harrow
Middlesex
HA1 2AW

JEWISH BLIND IN ISRAEL ASSOCIATION

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JEWISH BLIND IN ISRAEL ASSOCIATION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present their report and accounts for the year ended 31 December 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Trust Deed.

Objectives and activities

The objects of the charity continued to be that of the provision of religious and secular educational and other aids for the rehabilitation in Israel of persons professing the Jewish faith who are registered blind or visually handicapped in Israel, and who are in conditions of need of financial help and whether directly or in conjunction with or through any other body established for charitable purposes either in the United Kingdom or in any other country in the world.

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

Achievements and performance

The charity has achieved its objectives of making gifts to other registered charities.

Financial review

At the year end the charity held reserves of £243 (2021: £718). All funds are held for future gifts to other charities. No funds have been set aside for specific future expenditure.

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to unrestricted expenditure. This also provides sufficient funds to cover the charity's management costs.

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The Trustees who served during the year were:

K Keller
D A Druce

On behalf of the board of Trustees

K Keller
Trustee

27 July 2023

JEWISH BLIND IN ISRAEL ASSOCIATION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BLIND IN ISRAEL ASSOCIATION

I report to the Trustees on my examination of the accounts of Jewish Blind in Israel Association for the year ended 31 December 2022.

This report is made solely to the charity's trustee, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustee those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustee as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives 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.

Riki Gangola FCA (Independent Examiner)
for and on behalf of RDP Newmans LLP

Lynwood House
373-375 Station Road
Harrow
Middlesex
HA1 2AW

Dated: 27 July 2023

JEWISH BLIND IN ISRAEL ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted funds 2022 £	Unrestricted funds 2021 £
<u>Income from:</u>	Notes		
Donations and legacies	2	25,445	25,145
		<hr/>	<hr/>
<u>Expenditure on:</u>			
Charitable activities	3	25,920	24,720
		<hr/>	<hr/>
Net (expenditure)/income for the year/ Net movement in funds		(475)	425
Fund balances at 1 January 2022		718	293
		<hr/>	<hr/>
Fund balances at 31 December 2022		243	718
		<hr/> <hr/>	<hr/> <hr/>

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

All income and expenditure derive from continuing activities.

JEWISH BLIND IN ISRAEL ASSOCIATION

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
Current assets					
Cash at bank and in hand		963		1,438	
Creditors: amounts falling due within one year	8	<u>(720)</u>		<u>(720)</u>	
Net current assets			<u>243</u>		<u>718</u>
Income funds					
Unrestricted funds			<u>243</u>		<u>718</u>
			<u>243</u>		<u>718</u>

The financial statements were approved by the Trustees on 27 July 2023

K Keller
Trustee

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Jewish Blind in Israel Association is an unincorporated charity registered in England & Wales. The principal address is 25 Lodge Avenue, Elstree, Herts, WD6 3NA,

1.1 Accounting convention

The accounts have been prepared in accordance with the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

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

The financial statements 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. 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.

1.4 Incoming resources

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.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 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.

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.6 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.

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.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	25,445	25,145

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

3 Charitable activities

	Grant funding 2022 £	Grant funding 2021 £
Other costs	720	720
Charitable expenditure	45	-
	<u>765</u>	<u>720</u>
Grant funding of activities (see note 4)	25,155	24,000
	<u>25,920</u>	<u>24,720</u>

4 Grants payable

	2020 £	2021 £
Grants to individuals	25,155	24,000
	<u>25,155</u>	<u>24,000</u>

5 Trustees

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

6 Employees

There were no employees during the year.

7 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

8 Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	720	720
	<u>720</u>	<u>720</u>

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) *FOR THE YEAR ENDED 31 DECEMBER 2022*

9 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

THE JEWISH BLIND IN ISRAEL ASSOCIATION

England & Wales - Charity number 1006756

Accounts

Charity registration number 1006756

JEWISH BLIND IN ISRAEL ASSOCIATION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

JEWISH BLIND IN ISRAEL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

K Keller
D A Druce

Charity number

1006756

Independent examiner

RDP Newmans LLP
Lynwood House
373-375 Station Road
Harrow
Middlesex
HA1 2AW

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JEWISH BLIND IN ISRAEL ASSOCIATION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their report and accounts for the year ended 31 December 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Trust Deed.

Objectives and activities

The objects of the charity continued to be that of the provision of religious and secular educational and other aids for the rehabilitation in Israel of persons professing the Jewish faith who are registered blind or visually handicapped in Israel, and who are in conditions of need of financial help and whether directly or in conjunction with or through any other body established for charitable purposes either in the United Kingdom or in any other country in the world.

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

Achievements and performance

The charity has achieved its objectives of making gifts to other registered charities.

Financial review

At the year end the charity held reserves of £718 (2020: £293). All funds are held for future gifts to other charities. No funds have been set aside for specific future expenditure.

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to unrestricted expenditure. This also provides sufficient funds to cover the charity's management costs.

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The Trustees who served during the year were:

K Keller
D A Druce

On behalf of the board of Trustees

K Keller
Trustee

6 September 2022

JEWISH BLIND IN ISRAEL ASSOCIATION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BLIND IN ISRAEL ASSOCIATION

I report to the Trustees on my examination of the accounts of Jewish Blind in Israel Association for the year ended 31 December 2021.

Responsibilities and basis of report

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

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives 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.

Riki Gangola FCA (Independent Examiner)
for and on behalf of RDP Newmans LLP

Lynwood House
373-375 Station Road
Harrow
Middlesex
HA1 2AW

Dated: 6 September 2022

JEWISH BLIND IN ISRAEL ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

		Unrestricted funds	Unrestricted funds
		2021	2020
	Notes	£	£
<u>Income from:</u>			
Donations and legacies	2	25,145	25,384
		<hr/>	<hr/>
<u>Expenditure on:</u>			
Charitable activities	3	24,720	25,360
		<hr/>	<hr/>
Net income for the year/ Net movement in funds		425	24
Fund balances at 1 January 2021		293	269
		<hr/>	<hr/>
Fund balances at 31 December 2021		718	293
		<hr/> <hr/>	<hr/> <hr/>

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

All income and expenditure derive from continuing activities.

JEWISH BLIND IN ISRAEL ASSOCIATION

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Current assets					
Cash at bank and in hand		1,438		713	
Creditors: amounts falling due within one year	7	<u>(720)</u>		<u>(420)</u>	
Net current assets			<u>718</u>		<u>293</u>
Income funds					
Unrestricted funds			<u>718</u>		<u>293</u>
			<u>718</u>		<u>293</u>

The financial statements were approved by the Trustees on 6 September 2022

K Keller
Trustee

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

Jewish Blind in Israel Association is an unincorporated charity registered in England & Wales. The principal address is 25 Lodge Avenue, Elstree, Herts, WD6 3NA,

1.1 Accounting convention

The accounts have been prepared in accordance with the Charities Act 2011 and “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (as amended for accounting periods commencing from 1 January 2016).

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

The financial statements 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. 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.

1.4 Incoming resources

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.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 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.

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

1.6 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.

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.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Donations and gifts	25,145	25,384

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

3 Charitable activities

	Grant funding 2021 £	Grant funding 2020 £
Other costs	720	360
Grant funding of activities (see note 4)	24,000	25,000
	<u>24,720</u>	<u>25,360</u>

4 Grants payable

	2020 £	2020 £
Grants to individuals	24,000	25,000
	<u>24,000</u>	<u>25,000</u>

5 Trustees

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

6 Employees

There were no employees during the year.

7 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	720	420
	<u>720</u>	<u>420</u>

8 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

THE JEWISH BLIND IN ISRAEL ASSOCIATION

England & Wales - Charity number 1006756

Accounts

JEWISH BLIND IN ISRAEL ASSOCIATION
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

JEWISH BLIND IN ISRAEL ASSOCIATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

K Keller
D A Druce

Charity number

1006756

Independent examiner

RDP Newmans LLP
Lynwood House
373-375 Station Road
Harrow
Middlesex
HA1 2AW

JEWISH BLIND IN ISRAEL ASSOCIATION

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JEWISH BLIND IN ISRAEL ASSOCIATION

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees present their report and accounts for the year ended 31 December 2020.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Trust Deed.

Objectives and activities

The objects of the charity continued to be that of the provision of religious and secular educational and other aids for the rehabilitation in Israel of persons professing the Jewish faith who are registered blind or visually handicapped in Israel, and who are in conditions of need of financial help and whether directly or in conjunction with or through any other body established for charitable purposes either in the United Kingdom or in any other country in the world.

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

Achievements and performance

The charity has achieved its objectives of making gifts to other registered charities.

Financial review

At the year end the charity held reserves of £293 (2019: £269). All funds are held for future gifts to other charities. No funds have been set aside for specific future expenditure.

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to unrestricted expenditure. This also provides sufficient funds to cover the charity's management costs.

The Trustees has assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The Trustees who served during the year were:

K Keller
D A Druce

On behalf of the board of Trustees

.....
K Keller

Trustee

Dated:

JEWISH BLIND IN ISRAEL ASSOCIATION

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH BLIND IN ISRAEL ASSOCIATION

I report to the trustees on my examination of the accounts of Jewish Blind in Israel Association (the charity) for the year ended 31 December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

I understand that this has been done in order for accounts to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2016.

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.

Riki Gangola FCA (Independent Examiner)
for and on behalf of RDP Newmans LLP

Lynwood House
373-375 Station Road
Harrow
Middlesex
HA1 2AW

Dated:

JEWISH BLIND IN ISRAEL ASSOCIATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted funds 2020 £	Unrestricted funds 2019 £
Income from:			
Donations and legacies	3	25,384	25,455
		_____	_____
Expenditure on:			
Charitable activities	4	25,360	26,627
		_____	_____
Net income/(expenditure) for the year/ Net movement in funds		24	(1,172)
Fund balances at 1 January 2020		269	1,441
		_____	_____
Fund balances at 31 December 2020		293	269
		=====	=====

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

All income and expenditure derive from continuing activities.

JEWISH BLIND IN ISRAEL ASSOCIATION

BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020 £	£	2019 £	£
Current assets					
Cash at bank and in hand		713		689	
Creditors: amounts falling due within one year	8	<u>(420)</u>		<u>(420)</u>	
Net current assets			<u>293</u>		<u>269</u>
Income funds					
Unrestricted funds			<u>293</u>		<u>269</u>
			<u>293</u>		<u>269</u>

The financial statements were approved by the Trustees on

.....
K Keller
Trustee

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

Charity information

Jewish Blind in Israel Association is an unincorporated charity registered in England & Wales. The principal address is 25 Lodge Avenue, Elstree, Herts, WD6 3NA,

1.1 Accounting convention

The accounts have been prepared in accordance with the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

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

The financial statements 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.

1.4 Incoming resources

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.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

1.5 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.

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

(Continued)

1.6 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.

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.

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.

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

3 Donations and legacies

Unrestricted funds

2020
£

Unrestricted funds
2019
£

Donations and gifts 25,384 25,455

4 Charitable activities

Grant funding
2020
£

Grant funding
2019
£

Other costs 360 420
Charitable expenditure - 22
360 442

Grant funding of activities (see note 5) 25,000 26,185
25,360 26,627

5 Grants payable

2016
£

2019
£

Grants to individuals 25,000 26,185
25,000 26,185

6 Trustees

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

7 Employees

There were no employees during the year.

JEWISH BLIND IN ISRAEL ASSOCIATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

8 Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals and deferred income	420	420
	<u>420</u>	<u>420</u>

9 Related party transactions

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