

B'NAI B'RITH UNITED KINGDOM

England & Wales · Charity number 1061661

Details

Other names	B'NAI B'RITH DISTRICT 15 OF GREAT BRITAIN & IRELAND
Status	Registered
Legal form	Charitable company
Company number	03328487
Registered	1997-04-03
Register	View on the Charity Commission register

Contact

Address Kingston Burrowes Accountants
450A London Road
Cheam
Sutton
Surrey
SM3 8JB

Phone 07588087324

Email office@bnaibrithuk.org

Website www.bnaibrithuk.org

Activities

Objects: TO PROMOTE SUCH CHARITABLE PURPOSES WITHIN THE MEANING OF THE LAWS OF ENGLAND AND WALES, AS THE DISTRICT SHALL DETERMINE, WHETHER IN GREAT BRITAIN AND IRELAND OR ELSEWHERE

Activities: Relief of poverty, religious activities for humanitarian relief worldwide.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Arts/culture/heritage/science, Other Charitable Purposes
- **Who:** Elderly/old People, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** GREAT BRITAIN AND IRELAND OR ELSEWHERE
- Israel
- Ukraine
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£321,460	£158,181	-	-
2023-12-31	£98,391	£131,020	-	-
2022-12-31	£173,782	£156,503	-	-
2021-12-31	£76,288	£92,782	-	-
2020-12-31	£111,251	£119,244	-	-

Trustees

Name	Role	Appointed
Alan Brian Miller		2017-03-16
Eve Jacqueline Swabe		2014-03-14
Paul Solomon		2021-05-31

B'NAI B'RITH UNITED KINGDOM

England & Wales - Charity number 1061661

Accounts

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Trustees Mr Alan Miller, National
President Mrs Eve Swabe
Mr Paul Solomon CA, Treasurer

**Company registered
number** 03328487

**Charity registered
number** 1061661

Registered office Kingston Burrowes Audit Ltd
308 Ewell Road
Surbiton
Surrey
KT6 7AL

Company secretary Lynne Lucas

Independent Examiner Kingston Burrowes Audit Ltd
Statutory Auditor
308 Ewell Road
Surbiton
Surrey
KT6 7AL

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

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees, who are also Directors of the Charity for the purpose of the Companies Act 2006, present their annual report together with the financial statements of B'nai B'rith United Kingdom for the year 1 January 2023 to 31 December 2023.

The Annual Report serves the purposes of both a Trustees' report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the Charitable Company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities for the public benefit

a. Purpose and objectives

The purpose and objectives of the Charity, as per its Memorandum and Articles of Association, are:

- The defence of human rights and the fight against anti-Semitism, racism and xenophobia.
- Support for the State of Israel.
- Humanitarian relief for the needy in Eastern Europe and in Israel.
- Welfare work in the UK and action to develop Jewish identity, culture, and heritage.

In setting objectives and planning for current and future 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)'.

Activities and achievements

a. Main activities undertaken to further the Charity's purposes for the public benefit

The main activities undertaken in relation to Charity's purpose as per its governing document and in the furtherance of public benefit are reviewed below.

Since gaining independence from B'nai B'rith Europe, the Charity has returned to its pre 1999 status of being District 15 of B'nai B'rith International, based in Washington DC, USA. Founded in 1843 and with members in over 50 countries, B'nai B'rith is recognised as one of the world's largest organisations focusing on defending human rights, encouraging community action and carrying out humanitarian work.

B'nai B'rith UK (BBUK) acts as an umbrella organisation for its eight Lodges plus the National Members that do not belong to individual Lodges, resulting in approximately 430 members.

Additionally, BBUK runs a monthly programme of online Zoom meetings, the Bureau of International Affairs is planning many in-person events and the Heritage and Culture programme has been very active across the UK. These events are for all members. Fundraising during 2023 continued at a high level as the Charity gave specific aid to the refugees created by the wars in Ukraine and Israel. This was in addition to our ongoing commitments in both countries.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER
2024

Activities and achievements (continued)

b. Main achievements

The main achievements of the Charity in the year have been discussed below:

London Bureau of International Affairs

The Bureau has continued to engage with diplomats via the zoom platform and has brought a number of high level diplomats to the membership via on-line talks with Q&A sessions.

Humanitarian work in Israel

Fund raising has continued at previous levels to help disadvantaged individuals and families in the township of Qiryat Gat.

Humanitarian work in Ukraine

Due to our close personal contacts in Ukraine, we were able to prepare an emergency fundraising appeal as soon as the Russian invasion commenced. Record sums were raised and used as follows:

Kyiv – Our current efforts are with the Medicines Programme supplying medical support to, and the provision of, medicines to elderly and vulnerable people in Kyiv.

Chernivtsi - To help the B'nai B'rith Lodge of Chernivtsi cope with the vast numbers of traumatised refugees entering the city. Food, clothing, shelter, and general provisions.

Tikvah Children's Home, relocated from Odessa to Romania - Provision of 500 pairs of shoes for children (500 pairs in 2023).

Membership

Although membership continues to decline, a number of other Lodges continue to flourish and attract new members.

Financial review

a. Financial results

The Charity has a number of restricted and endowment funds, including the Schiff Fund and the Rothschild Fund. The use of the Schiff fund is unrestricted and is used to support and supplement the work of the Charity. The Rothschild Fund is restricted to helping Jewish undergraduate students.

We received two legacies during the year totalling £237,691 which have made a substantial impact on our funds. Donations from it amounting to £22,000 have been made and further beneficiaries are currently being considered.

During the year to 31 December 2024, the Charity received income of £321,460 (2023: £98,391). Income was derived from donations and investment income received. Total expenditure was £151,181 (2023: £131,020). Investment gains were £30,049 (2023: £3,566). The net gain for the year was £193,328 (2023: loss of £29,063). As at the 31 December 2024, the Charity held unrestricted general reserves of £274,826 (2023: £67,832), restricted funds of £177,105 (2023: £177,105) and endowment funds of £318,676 (2023: £312,389).

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER
2024

b. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

c. Reserves policy

Reserves are needed to bridge the gap between spending and receiving income to meet commitments. The Trustees consider that an ideal level of unrestricted reserves is £60,000, being at least six months average expenditure. The Charity continues to monitor this position.

d. Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Structure, governance and management

a. Constitution and organisational structures

The Charity was incorporated on 6th March 1997 and is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association, updated 12 August 2021. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1. Trustees' liability and indemnity insurance was in force throughout the year to cover the trustees and officers of the charity against action brought against them in their personal capacity. Neither the insurance nor the indemnity provide cover where the individual has acted fraudulently or dishonestly.

The names of trustees at the date the report was approved and the names of trustees who served in the year are detailed in the Charity Information on page 1.

The Charitable Company operates in association with six branches (lodges) throughout the United Kingdom, each with a President who reports on their activities. The Company itself has a President, Vice President (currently vacant), Honorary Treasurer and Mentor to the President, all of whom are Trustees. Further individuals provide leadership for the Charity's operations covering the following areas: human rights, humanitarian work in Israel, humanitarian work in Ukraine, Jewish culture and heritage and publicity.

There are 38 national members who are encouraged to join the National Programme which includes the monthly zoom presentations and all other activities such as the in-person talks and events.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER
2024

Structure, governance and management (continued)

b. Recruitment and appointment of Trustees

The Trustees are elected under the terms of the Memorandum of Association.

Trustees may serve without time restriction, until they are replaced, or they resign. New Trustees are appointed by existing Trustees and would be required to attend appropriate training courses and complete a relevant induction process.

The Trustees consider that the Trustee board comprises an appropriate mix of individuals with complementary skills and experience so as to meet the needs of the Charity.

This report has been prepared taking advantage of the small companies' exemption of the Companies Act 2006.

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

.....
Mr Alan Miller
National President
Date:

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER
2024

The Trustees (who are also the directors of the Charity for the purposes of company law) 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).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they 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 judgements 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 operation.

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 Companies Act 2006. 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 and signed on its behalf by:

.....
Alan Miller
National President

Date:

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

Independent examiner's report to the Trustees of B'NAI B'RITH UNITED KINGDOM ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2024.

Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

Signed:

K Fisher FCA
% Kingston Burrowes Audit Ltd
Statutory Auditor
308 Ewell Road
Surbiton
Surrey
KT6 7AL

Dated: 2025

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:						
Legacies		237,691	-	-	237,691	-
Donations and subscriptions	3	21,137	42,184	-	63,321	76,351
Investments	4	16,270	4,178	-	20,448	22,040
Total income		<u>275,098</u>	<u>46,362</u>	<u>-</u>	<u>321,460</u>	<u>98,391</u>
Expenditure on:						
Charitable activities	5	70,724	87,457	-	158,181	131,020
Total expenditure		<u>70,724</u>	<u>87,457</u>	<u>-</u>	<u>158,181</u>	<u>131,020</u>
Net gains on investments	7	-	23,762	6,287	30,049	3,566
Net (expenditure)/income		<u>204,374</u>	<u>(17,333)</u>	<u>-</u>	<u>193,328</u>	<u>14,703</u>
Transfers between funds	10	2,620	(2,620)	-	-	-
Net movement in funds		<u>206,994</u>	<u>(19,953)</u>	<u>6,287</u>	<u>193,328</u>	<u>(29,063)</u>
Reconciliation of funds:						
Total funds brought forward		67,832	197,058	312,389	577,279	606,342
Net movement in funds		206,994	(19,953)	6,287	193,328	(29,063)
Total funds carried forward		<u>274,826</u>	<u>177,105</u>	<u>318,676</u>	<u>770,667</u>	<u>577,279</u>

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

All income and expenditure relates to continuing activities.

The notes on pages 10 to 20 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

BALANCE SHEET
AS AT 31 DECEMBER 2024

	Note	2024	2023
Fixed assets			
Investments	7	477	471
Current assets			
Debtors	8	17	
Cash at bank and in hand		279	106
		<u>296</u>	<u>107</u>
Creditors: amounts falling due within one year	9	(3)	(3)
		<u></u>	<u></u>
Net current assets		292	104
		<u></u>	<u></u>
Total net assets		770	577
		<u><u></u></u>	<u><u></u></u>
Charity funds			
Endowment funds	10	318	312
Restricted funds	10	177	197
Unrestricted funds	10	274	67
		<u></u>	<u></u>
		770	577
		<u><u></u></u>	<u><u></u></u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 2025 and signed on their behalf by

Mr Paul Solomon CA
Treasurer

The notes on pages 10 to 20 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. General information

The Charity is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1.

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) and the Companies Act 2006.

B'nai B'rith United Kingdom meets the definition of a public benefit entity under FRS 102.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2.2 Going concern

The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing these financial statements.

2.3 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.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2. Accounting policies (continued)

2.4 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. Staff costs are allocated on the basis of time spent.

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

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities. As investments are revalued to fair value continuously, no realised gains or losses arise.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2. Accounting policies (continued)

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.11 Financial instruments

The Charity only holds basic Financial Instruments. The financial assets and financial liabilities of the Charity are as follows:

Debtors – trade and other debtors (including accrued income) are basic financial instruments and are debt instruments measured at amortised cost as detailed in Note 8. Prepayments are not financial instruments.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Liabilities - trade creditors, accruals and other creditors will be classified as financial instruments, and are measured at amortised cost as detailed in Note 9. Taxation and social security are not included in the financial instruments disclosure. Deferred income is not deemed to be a financial liability, as in the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

2.12 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.

Expendable endowment funds can be used to provide income or capital for the Charity at the discretion of the Trustees.

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.

Investment income, gains and losses are allocated to the appropriate fund.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

3. Income from donations and subscriptions

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations				
Subscriptions	17,836	-	17,836	17,708
Donations	596	42,184	42,780	54,158
Gift aid	2,705	-	2,705	4,485
Total 2024	<u>21,137</u>	<u>42,184</u>	<u>63,321</u>	<u>76,351</u>
 Total 2023	 <u>23,073</u>	 <u>53,278</u>	 <u>76,351</u>	

Of the total income from donations of £76,351 in 2023, £53,278 was allocated to restricted funds. All restricted funds were included within the Donations category above.

4. Investment income

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from investments	11,659	4,178	15,837	20,639
Deposit account interest	4,611	-	4,611	1,401
	<u>16,270</u>	<u>4,178</u>	<u>20,448</u>	<u>22,040</u>
 Total 2023	 <u>12,209</u>	 <u>9,831</u>	 <u>22,040</u>	

In 2023, all restricted funds from investment income were allocated to Income from investments.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

5. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support Costs 2024 £	Total funds 2024 £	Total funds 2023 £
Charitable activities	147,896	10,285	158,181	131,020
Total 2023	124,496	6,524	131,020	

Of the total charitable activities expenditure in the year, £87,457 (2023: £70,699) has been allocated to restricted funds and £70,724 (2023: £60,321) to unrestricted funds. The Charity had no employees in the current or prior year.

Analysis of direct costs

	Charitable activities 2024 £	Total funds 2024 £	Total funds 2023 £
Scholarships	19,500	19,500	12,500
Humanitarian aid	67,956	67,956	58,199
Advocacy	35,498	35,498	33,673
Jewish identity, culture and heritage	17,110	17,110	17,154
B'nai B'rith International	2,832	2,832	2,970
BBYO	5,000	5,000	-
	147,896	147,896	124,496

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

5. Analysis of expenditure by activities

(continued) Analysis of support costs

	Charitable activities 2024 £	Total funds 2024 £	Total funds 2023 £
Bank charges	660	660	85
Administration expenses	1,234	1,234	639
Governance costs	3,685	3,685	3,606
IT	3,496	3,496	29
Insurance	392	392	374
Advertising	-	-	790
AGM	818	818	1,001
	<u>10,285</u>	<u>10,285</u>	<u>6,524</u>

The governance costs above include the fee for the independent examination, being £3,528 (2023: £3,480), and other professional fees of £157 (2023: £126).

6. Trustees' remuneration and expenses

The Trustees are considered to be the Charity's Key Management Personnel. During the year, no Trustees received any remuneration or other benefits (2023: £Nil).

During the year ended 31 December 2024, Trustee expenses of £385 have been reimbursed (2023: £388). Expenses in the year were reimbursed to 1 Trustee (2023: 1 Trustee) for office expenses, IT, filing costs, subsistence and postage and stationery items.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

7. Fixed asset investments

	Listed investments £
Valuation	
At 1 January 2024	472,813
Withdrawal	(41,000)
Revaluations	30,049
Movement in cash accounts held within investments	15,837
At 31 December 2024	<u><u>477,699</u></u>
Net book value	
At 31 December 2024	<u>477,699</u>
At 31 December 2023	<u><u>472,813</u></u>

8. Debtors

	2024 £	2023 £
Due within one year		
Prepayments and accrued income	<u>17,499</u>	<u>1,125</u>

9. Creditors: Amounts falling due within one year

	2024 £	2023 £
Other creditors	-	-
Accruals	<u>3,648</u>	<u>3,480</u>
	<u><u>3,648</u></u>	<u><u>3,480</u></u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

10. Statement of funds

Statement of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2024 £
Unrestricted funds						
General funds	67,832	37,407	65,724	19,634	-	59,149
Designated Legacy fund	-	237,691	5,000	(17,014)	-	215,677
	<u>67,832</u>	<u>275,098</u>	<u>70,724</u>	<u>2,620</u>	<u>-</u>	<u>274,826</u>
Endowment funds						
Expendable Endowment fund	312,389	-	-	-	6,287	318,676
	<u>312,389</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,287</u>	<u>318,676</u>
Restricted funds						
The East & Central Europe fund	10,450	17,538	28,767	3,896	-	3,117
The Qiryat Gat fund	16,815	22,796	28,089	17,014	-	28,536
Rothschild fund	128,620	4,178	19,501	(21,500)	23,762	115,559
Ukraine Emergency Appeal	41,173	1,850	11,100	(2,030)	-	29,893
	<u>197,058</u>	<u>46,362</u>	<u>87,457</u>	<u>(2,620)</u>	<u>23,762</u>	<u>177,105</u>
Total of funds	<u><u>577,279</u></u>	<u><u>321,460</u></u>	<u><u>158,181</u></u>	<u><u>-</u></u>	<u><u>30,049</u></u>	<u><u>770,607</u></u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

10. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2023	Income	Expenditure	Transfers in/out	Gains/ (Losses)	Balance at 31 December 2023
	£	£	£	£	£	£
Unrestricted funds						
General funds	114,371	35,282	60,321	(21,500)	-	67,832
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Endowment funds						
Expendable Endowment fund	291,562	-	-	-	20,827	312,389
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Restricted funds						
The East & Central Europe fund	22,299	10,644	22,493	-	-	10,450
The Qiryat Gat fund	4,631	29,284	17,100	-	-	16,815
Rothschild fund	127,050	9,831	12,500	21,500	(17,261)	128,620
Ukraine Emergency Appeal	46,429	13,350	18,606	-	-	41,173
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	200,409	63,109	70,699	-	(17,261)	197,058
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total of funds	<u>606,342</u>	<u>98,391</u>	<u>131,020</u>	<u>-</u>	<u>3,566</u>	<u>577,279</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

10. Statement of funds (continued)

The East & Central Europe fund

The East & Central Europe fund comprises donations received and donations made to alleviate poverty and to encourage community regeneration in these countries.

The Qiryat Gat fund

The Qiryat Gat fund comprises donations received and donations made in connection with the alleviation of poverty and education projects in Qiryat Gat in Israel. A transfer of £2,501 was made in the year from unrestricted funds to meet expenditure in this fund.

Rothschild fund

The Max and Gladys Rothchild fund was set up to apply its income to establish and provide civil engineering scholarships for the benefit of third year Jewish students who may be in need of financial assistance to study as university undergraduates.

Ukraine Emergency Appeal

The Russian invasion of 24th February 2022 saw the temporary halt to our normal activities and the launch of our Emergency Appeal. This purpose of which was to provide additional support to our regular activities.

The donations were most generous and allowed us to help assist with the refugee crisis throughout Ukraine and also in Romania and Moldova, which were receiving a flood of Refugees. Our connections in the city of Chernivtsi gave us accurate information about the immediate requirements to closely monitor distribution.

Expendable endowment fund

The Maxine Schiff fund is a trust fund set up under the will of the late Maxine Schiff to benefit B'nai B'rith United Kingdom. The Trustees have the power to accumulate income for a period of 21 years from the date of the gift and to advance monies to B'nai B'rith United Kingdom for the charitable objectives described in the Memorandum and Articles of Association. A transfer of £Nil (2021: £44,000) was made in the year to release funds to the unrestricted reserve to support the activities of the Charity.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total funds 2024 £
Fixed asset investments	43,46	115,55	318,67	477,68
Current assets	235,01	61,54	-	296,55
Creditors due within one year	(3,64)	-	-	(3,64)
Total	<u>274,82</u>	<u>177,105</u>	<u>318,67</u>	<u>770,61</u>

Analysis of net assets between funds - prior year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total funds 2023 £
Fixed asset investments	31,80	128,62	312,38	472,80
Current assets	39,50	68,438	-	107,938
Creditors due within one year	(3,48)	-	-	(3,48)
Total	<u>67,83</u>	<u>197,058</u>	<u>312,38</u>	<u>577,269</u>

12. Related party transactions

During the year reported, the Trustees made unrestricted donations of £Nil (2023 : £50) to the Charity. The Charity has not entered into any other related party transactions during the year (2023 : £Nil), nor are there any outstanding balances owing between related parties and the Charity at 31 December 2024 (2023 : £Nil).

B'NAI B'RITH UNITED KINGDOM

England & Wales - Charity number 1061661

Accounts

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2023**

Trustees Mr Alan Miller, National President
 Mrs Eve Swabe
 Mr Paul Solomon CA, Treasurer

**Company registered
number** 03328487

**Charity registered
number** 1061661

Registered office Shield House
 18 Harmony Way
 London
 NW4 2BZ

Company secretary Lynne Lucas

Independent Examiner Myrus Smith
 Chartered Accountants
 8 Burnell Road
 Sutton
 Surrey
 SM1 4BW

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

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees, who are also Directors of the Charity for the purpose of the Companies Act 2006, present their annual report together with the financial statements of B'nai B'rith United Kingdom for the year 1 January 2023 to 31 December 2023.

The Annual Report serves the purposes of both a Trustees' report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the Charitable Company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities for the public benefit

a. Purpose and objectives

The purpose and objectives of the Charity, as per its Memorandum and Articles of Association, are:

- The defence of human rights and the fight against anti-Semitism, racism and xenophobia.
- Support for the State of Israel.
- Humanitarian relief for the needy in Eastern Europe and in Israel.
- Welfare work in the UK and action to develop Jewish identity, culture, and heritage.

In setting objectives and planning for current and future 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)'.

Activities and achievements

a. Main activities undertaken to further the Charity's purposes for the public benefit

The main activities undertaken in relation to Charity's purpose as per its governing document and in the furtherance of public benefit are reviewed below.

Since gaining independence from B'nai B'rith Europe, the Charity has returned to its pre 1999 status of being District 15 of B'nai B'rith International, based in Washington DC, USA. Founded in 1843 and with members in over 50 countries, B'nai B'rith is recognised as one of the world's largest organisations focusing on defending human rights, encouraging community action and carrying out humanitarian work.

B'nai B'rith UK (BBUK) acts as an umbrella organisation for its eight Lodges plus the National Members that do not belong to individual Lodges, resulting in approximately 430 members.

Additionally, BBUK runs a monthly programme of online Zoom meetings, the Bureau of International Affairs is planning many in-person events and the Heritage and Culture programme has been very active across the UK. These events are for all members. Fundraising during 2023 continued at a high level as the Charity gave specific aid to the refugees created by the wars in Ukraine and Israel. This was in addition to our ongoing commitments in both countries.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

Activities and achievements (continued)

b. Main achievements

The main achievements of the Charity in the year have been discussed below:

London Bureau of International Affairs

The Bureau has continued to engage with diplomats via the zoom platform and has brought a number of high level diplomats to the membership via on-line talks with Q&A sessions.

Humanitarian work in Israel

Fund raising has continued at previous levels to help disadvantaged individuals and families in the township of Qiryat Gat.

Humanitarian work in Ukraine

Due to our close personal contacts in Ukraine, we were able to prepare an emergency fundraising appeal as soon as the Russian invasion commenced. Record sums were raised and used as follows:

Kyiv - Provide transport for elderly residents fleeing to safety in the western region. Provide medical support for the elderly residents too ill to become refugees.

Chernivtsi - To help the B'nai B'rith Lodge of Chernivtsi cope with the vast numbers of traumatised refugees entering the city. Food, clothing, shelter, and general provisions.

Tikvah Children's Home, relocated from Odessa to Romania - Provision of 500 pairs of shoes for children (250 pairs in 2022).

Moldova - To help the Jewish community provide food, clothing, and accommodation to the massive influx of refugees.

Membership

Although membership continues to decline, a number of other Lodges continue to flourish and attract new members.

Financial review

a. Financial results

The Charity has a number of restricted and endowment funds, including the Schiff Fund and the Rothschild Fund. The use of the Schiff fund is unrestricted and is used to support and supplement the work of the Charity. The Rothschild Fund is restricted to helping Jewish undergraduate students.

During the year to 31 December 2023, the Charity received income of £98,391 (2022: £173,282). Income was derived from donations and investment income received. Total expenditure was £131,020 (2022: £156,603). Investment gains were £3,566 (2022: losses of £56,920). The net loss for the year was £29,063 (2022: loss of £40,141). As at the 31 December 2023, the Charity held unrestricted general reserves of £67,832 (2022: £114,371), restricted funds of £197,058 (2022: £200,409) and endowment funds of £312,389 (2022: £219,562).

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

b. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

c. Reserves policy

Reserves are needed to bridge the gap between spending and receiving income to meet commitments. The Trustees consider that an ideal level of unrestricted reserves is £60,000, being at least six months average expenditure. The Charity continues to monitor this position.

d. Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Structure, governance and management

a. Constitution and organisational structures

The Charity was incorporated on 6th March 1997 and is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association, updated 12 August 2021. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1. Trustees' liability and indemnity insurance was in force throughout the year to cover the trustees and officers of the charity against action brought against them in their personal capacity. Neither the insurance nor the indemnity provide cover where the individual has acted fraudulently or dishonestly.

The names of trustees at the date the report was approved and the names of trustees who served in the year are detailed in the Charity Information on page 1.

The Charitable Company operates in association with six branches (lodges) throughout the United Kingdom, each with a President who reports on their activities. The Company itself has a President, Vice President (currently vacant), Honorary Treasurer and Mentor to the President, all of whom are Trustees. Further individuals provide leadership for the Charity's operations covering the following areas: human rights, humanitarian work in Israel, humanitarian work in Ukraine, Jewish culture and heritage and publicity.

There are 38 national members who are encouraged to join the National Programme which includes the monthly zoom presentations and all other activities such as the in-person talks and events.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

Structure, governance and management (continued)

b. Recruitment and appointment of Trustees

The Trustees are elected under the terms of the Memorandum of Association.

Trustees may serve without time restriction, until they are replaced, or they resign. New Trustees are appointed by existing Trustees and would be required to attend appropriate training courses and complete a relevant induction process.

The Trustees consider that the Trustee board comprises an appropriate mix of individuals with complementary skills and experience so as to meet the needs of the Charity.

This report has been prepared taking advantage of the small companies' exemption of the Companies Act 2006.

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


.....
Mr Alan Miller
National President
Date: 9/6/2024

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees (who are also the directors of the Charity for the purposes of company law) 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).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they 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 judgements 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 operation.

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 Companies Act 2006. 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 and signed on its behalf by:



Alan Miller
National President

Date: 9/6/2024

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023

Independent examiner's report to the Trustees of B'NAI B'RITH UNITED KINGDOM ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2023.

Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

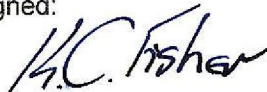
Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

Signed:



K Fisher FCA
% Myrus Smith
Chartered Accountants
Norman House
8 Burnell Road
Sutton
Surrey, SM1 4BW

Dated: 14 June 2024

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:						
Donations and subscriptions	3	23,073	53,278	-	76,351	158,346
Investments	4	12,209	9,831	-	22,040	14,936
Total income		<u>35,282</u>	<u>63,109</u>	<u>-</u>	<u>98,391</u>	<u>173,282</u>
Expenditure on:						
Charitable activities	5	60,321	70,699	-	131,020	156,503
Total expenditure		<u>60,321</u>	<u>70,699</u>	<u>-</u>	<u>131,020</u>	<u>156,503</u>
Net (losses)/gains on investments	7	-	(17,261)	20,827	3,566	(56,920)
Net (expenditure)/income		<u>(25,039)</u>	<u>(24,851)</u>	<u>31,633</u>	<u>14,703</u>	<u>(40,141)</u>
Transfers between funds	10	(21,500)	21,500	-	-	-
Net movement in funds		<u>(46,539)</u>	<u>(3,351)</u>	<u>20,827</u>	<u>(29,063)</u>	<u>(40,141)</u>
Reconciliation of funds:						
Total funds brought forward		114,371	200,409	291,562	606,342	646,483
Net movement in funds		(46,539)	(3,351)	20,827	(29,063)	(40,141)
Total funds carried forward		<u>67,832</u>	<u>197,058</u>	<u>312,389</u>	<u>577,279</u>	<u>606,342</u>

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

All income and expenditure relates to continuing activities.

The notes on pages 10 to 20 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Note	2023	2022
Fixed assets			
Investments	7	471,813	459,608
Current assets			
Debtors	8	1,125	-
Cash at bank and in hand		106,821	151,392
		<u>107,946</u>	<u>151,392</u>
Creditors: amounts falling due within one year	9	(3,480)	(4,658)
		<u>104,466</u>	<u>146,734</u>
Net current assets			
		<u>577,279</u>	<u>606,342</u>
Total net assets			
		<u>577,279</u>	<u>606,342</u>
Charity funds			
Endowment funds	10	312,389	291,562
Restricted funds	10	197,058	200,409
Unrestricted funds	10	67,832	114,371
		<u>577,279</u>	<u>606,342</u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on **9 JUNE** 2004 and signed on their behalf by



Mr Paul Solomon CA
Treasurer

The notes on pages 10 to 20 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

1. General information

The Charity is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1.

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) and the Companies Act 2006.

B'nai B'rith United Kingdom meets the definition of a public benefit entity under FRS 102.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2.2 Going concern

The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing these financial statements.

2.3 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.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

2. Accounting policies (continued)

2.4 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. Staff costs are allocated on the basis of time spent.

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

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.7 Investments

Fixed asset investments are a form of financial instrument' and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities. As investments are revalued to fair value continuously, no realised gains or losses arise.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

2. Accounting policies (continued)

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.11 Financial instruments

The Charity only holds basic Financial Instruments. The financial assets and financial liabilities of the Charity are as follows:

Debtors – trade and other debtors (including accrued income) are basic financial instruments and are debt instruments measured at amortised cost as detailed in Note 8. Prepayments are not financial instruments.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Liabilities - trade creditors, accruals and other creditors will be classified as financial instruments, and are measured at amortised cost as detailed in Note 9. Taxation and social security are not included in the financial instruments disclosure. Deferred income is not deemed to be a financial liability, as in the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

2.12 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.

Expendable endowment funds can be used to provide income or capital for the Charity at the discretion of the Trustees.

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.

Investment income, gains and losses are allocated to the appropriate fund.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

3. Income from donations and subscriptions

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total funds 2023 £	Total funds 2022 £
Donations				
Subscriptions	17,708	-	17,708	20,829
Donations	880	53,278	54,158	131,616
Gift aid	4,485	-	4,485	5,901
Total 2023	23,073	53,278	76,351	158,346
Total 2022	26,979	131,367	158,346	

Of the total income from donations of £131,616 in 2022, £131,367 was allocated to restricted funds. All restricted funds were included within the Donations category above.

4. Investment income

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from investments	10,808	9,831	20,639	14,567
Deposit account interest	1,401	-	1,401	369
	12,209	9,831	22,040	14,936
Total 2022	10,214	4,722	14,936	

In 2022, all restricted funds from investment income were allocated to Income from investments.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

5. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support Costs 2023 £	Total funds 2023 £	Total funds 2022 £
Charitable activities	<u>124,496</u>	<u>6,524</u>	<u>131,020</u>	<u>156,503</u>
Total 2022	<u>149,444</u>	<u>7,059</u>	<u>156,503</u>	

Of the total charitable activities expenditure in the year, £70,699 (2022: £98,266) has been allocated to restricted funds and £60,321 (2022: £58,237) to unrestricted funds. The Charity had no employees in the current or prior year.

Analysis of direct costs

	Charitable activities 2023 £	Total funds 2023 £	Total funds 2022 £
Scholarships	12,500	12,500	20,000
Humanitarian aid	58,199	58,199	78,266
Advocacy	33,673	33,673	31,574
Jewish identity, culture and heritage	17,154	17,154	16,642
B'nai B'rith International	2,970	2,970	2,962
	<u>124,496</u>	<u>124,496</u>	<u>149,444</u>

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

5. Analysis of expenditure by activities (continued)

Analysis of support costs

	Charitable activities 2023 £	Total funds 2023 £	Total funds 2022 £
Bank charges	85	85	126
Administration expenses	639	639	1,237
Governance costs	3,606	3,606	4,158
IT	29	29	103
Subscriptions	-	-	355
Insurance	374	374	375
Advertising	790	790	705
AGM	1,001	1,001	-
	<u>6,524</u>	<u>6,524</u>	<u>7,059</u>

The governance costs above include the fee for the independent examination, being £3,480 (2022: £4,158), and other professional fees of £126 (2022: £Nil).

6. Trustees' remuneration and expenses

The Trustees are considered to be the Charity's Key Management Personnel. During the year, no Trustees received any remuneration or other benefits (2022: £Nil).

During the year ended 31 December 2023, Trustee expenses of £388 have been reimbursed (2022: £372). Expenses in the year were reimbursed to 1 Trustee (2022: 2 Trustees) for office expenses, IT, filing costs, subsistence and postage and stationery items.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

7. Fixed asset investments

	Listed investments £
Valuation	
At 1 January 2023	459,608
Withdrawal	(11,000)
Revaluations	3,566
Movement in cash accounts held within investments	20,639
At 31 December 2023	472,813
Net book value	
At 31 December 2023	472,813
At 31 December 2022	459,608

8. Debtors

	2023 £	2022 £
Due within one year		
Prepayments and accrued income	1,125	-
	<u>1,125</u>	<u>-</u>

9. Creditors: Amounts falling due within one year

	2023 £	2022 £
Other creditors	-	500
Accruals	3,480	4,158
	<u>3,480</u>	<u>4,658</u>

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

10. Statement of funds

Statement of funds - current year

	Balance at 1 January 2023	Income	Expenditure	Transfers in/out	Gains/ (Losses)	Balance at 31 December 2023
	£	£	£	£	£	£
Unrestricted funds						
General funds	114,371	35,282	60,321	(21,500)	-	67,832
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Endowment funds						
Expendable Endowment fund	291,562	-	-	-	20,827	312,389
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Restricted funds						
The East & Central Europe fund	22,299	10,644	22,493	-	-	10,450
The Qiryat Gat fund	4,631	29,284	17,100	-	-	16,815
Rothschild fund	127,050	9,831	12,500	21,500	(17,261)	128,620
Ukraine Emergency Appeal	46,429	13,350	18,606	-	-	41,173
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	200,409	63,109	70,699	-	(17,261)	197,058
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total of funds	<u>606,342</u>	<u>98,391</u>	<u>131,020</u>	<u>-</u>	<u>3,566</u>	<u>577,279</u>

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

10. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2022	Income	Expenditure	Transfers in/out	Gains/ (Losses)	Balance at 31 December 2022
	£	£	£	£	£	£
Unrestricted funds						
General funds	137,466	37,193	(58,237)	(2,051)	-	114,371
Endowment funds						
Expendable Endowment fund	330,084	-	-	-	(38,522)	291,562
Restricted funds						
The East & Central Europe fund	13,856	31,498	(23,055)	-	-	22,299
The Qiryat Gat fund	4,351	9,304	(11,075)	2,051	-	4,631
Rothschild fund	160,726	4,722	(20,000)	-	(18,398)	127,050
Ukraine Emergency Appeal	-	90,565	(44,136)	-	-	46,429
	178,933	136,089	(98,266)	2,051	(18,398)	200,409
Total of funds	646,483	173,282	(156,503)	-	(56,920)	606,342

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

10. Statement of funds (continued)

The East & Central Europe fund

The East & Central Europe fund comprises donations received and donations made to alleviate poverty and to encourage community regeneration in these countries.

The Qiryat Gat fund

The Qiryat Gat fund comprises donations received and donations made in connection with the alleviation of poverty and education projects in Qiryat Gat in Israel. A transfer of £2,501 was made in the year from unrestricted funds to meet expenditure in this fund.

Rothschild fund

The Max and Gladys Rothchild fund was set up to apply its income to establish and provide civil engineering scholarships for the benefit of third year Jewish students who may be in need of financial assistance to study as university undergraduates.

Ukraine Emergency Appeal

The Russian invasion of 24th February 2022 saw the temporary halt to our normal activities and the launch of our Emergency Appeal. This purpose of which was to provide additional support to our regular activities.

The donations were most generous and allowed us to help assist with the refugee crisis throughout Ukraine and also in Romania and Moldova, which were receiving a flood of Refugees. Our connections in the city of Chernivtsi gave us accurate information about the immediate requirements to closely monitor distribution.

Expendable endowment fund

The Maxine Schiff fund is a trust fund set up under the will of the late Maxine Schiff to benefit B'nai B'rith United Kingdom. The Trustees have the power to accumulate income for a period of 21 years from the date of the gift and to advance monies to B'nai B'rith United Kingdom for the charitable objectives described in the Memorandum and Articles of Association. A transfer of £Nil (2021: £44,000) was made in the year to release funds to the unrestricted reserve to support the activities of the Charity.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total funds 2023 £
Fixed asset investments	31,804	128,620	312,389	472,813
Current assets	39,508	68,438	-	107,946
Creditors due within one year	(3,480)	-	-	(3,480)
Total	<u>67,832</u>	<u>197,058</u>	<u>312,389</u>	<u>577,279</u>

Analysis of net assets between funds - prior year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total funds 2022 £
Fixed asset investments	40,996	127,050	291,562	459,608
Current assets	78,033	73,359	-	151,392
Creditors due within one year	(4,658)	-	-	(4,658)
Total	<u>114,371</u>	<u>200,409</u>	<u>291,562</u>	<u>606,342</u>

12. Related party transactions

During the year reported, the Trustees made unrestricted donations of £50 (2022: £410) to the Charity. The Charity has not entered into any other related party transactions during the year (2022: £Nil), nor are there any outstanding balances owing between related parties and the Charity at 31 December 2023 (2022: £Nil).

Accounts

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2022**

Trustees Mr Alan Miller, National President
 Mrs Eve Swabe
 Mr Paul Solomon CA, Treasurer

**Company registered
number** 03328487

**Charity registered
number** 1061661

Registered office Shield House
 18 Harmony Way
 London
 NW4 2BZ

Company secretary Wendy Fireman
 Lynne Lucas

Independent Examiner Yogan Patel
 MHA
 Chartered Accountants
 2 London Wall Place
 London
 EC2Y 5AU

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

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees, who are also Directors of the Charity for the purpose of the Companies Act 2006, present their annual report together with the financial statements of B'nai B'rith United Kingdom for the year 1 January 2022 to 31 December 2022.

The Annual Report serves the purposes of both a Trustees' report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the Charitable Company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities for the public benefit

a. Purpose and objectives

The purpose and objectives of the Charity, as per its Memorandum and Articles of Association, are:

- The defence of human rights and the fight against anti-Semitism, racism and xenophobia.
- Support for the State of Israel.
- Humanitarian relief for the needy in Eastern Europe and in Israel.
- Welfare work in the UK and action to develop Jewish identity, culture, and heritage.

In setting objectives and planning for current and future 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)'.

Activities and achievements

a. Main activities undertaken to further the Charity's purposes for the public benefit

The main activities undertaken in relation to Charity's purpose as per its governing document and in the furtherance of public benefit are reviewed below.

Since gaining independence from B'nai B'rith Europe, the Charity has returned to its pre 1999 status of being District 15 of B'nai B'rith International, based in Washington DC, USA. Founded in 1843 and with members in over 50 countries, B'nai B'rith is recognised as one of the world's largest organisations focusing on defending human rights, encouraging community action and carrying out humanitarian work.

B'nai B'rith UK (BBUK) acts as an umbrella organisation for its eight Lodges plus the National Members that do not belong to individual Lodges, resulting in approximately 500 members.

Most Lodges are now back to their pre-pandemic level of activity. Additionally, BBUK runs a monthly programme of online Zoom meetings, the Bureau of International Affairs is planning many in-person events and the Heritage and Culture programme has been very active across the UK. These events are for all members. Fundraising during 2022 reached record levels as the Charity gave specific aid to the refugees created by the war in Ukraine.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022

Activities and achievements (continued)

b. Main achievements

The main achievements of the Charity in the year have been discussed below:

London Bureau of International Affairs

The Bureau has continued to engage with diplomats via the zoom platform and has brought a number of high level diplomats to the membership via on-line talks with Q&A sessions.

Humanitarian work in Israel

Fund raising has continued at previous levels to help disadvantaged individuals and families in the township of Qiryat Gat.

Humanitarian work in Ukraine

Due to our close personal contacts in Ukraine, we were able to prepare an emergency fundraising appeal as soon as the Russian invasion commenced. Record sums were raised and used as follows:

Kyiv - Provide transport for elderly residents fleeing to safety in the western region. Provide medical support for the elderly residents too ill to become refugees.

Chernivtsi - To help the B'nai B'rith Lodge of Chernivtsi cope with the vast numbers of traumatised refugees entering the city. Food, clothing, shelter, and general provisions.

Tikvah Children's Home, relocated from Odessa to Romania - Provision of 500 pairs of shoes for children (180 pairs in 2021).

Moldova - To help the Jewish community provide food, clothing, and accommodation to the massive influx of refugees.

Membership

Although membership continues to decline, a number of other Lodges continue to flourish and attract new members.

Younger membership

During the pandemic it was decided to no longer support a paid worker to develop this area. No decision has yet been made to recommence.

Financial review

a. Financial results

The Charity has a number of restricted and endowment funds, including the Schiff Fund and the Rothschild Fund. The use of the Schiff fund is unrestricted and is used to support and supplement the work of the Charity. The Rothschild Fund is restricted to helping Jewish undergraduate students.

During the year to 31 December 2022, the Charity received income of £173,282 (2021: £76,288). Income was derived from donations and investment income received. Total expenditure was £156,503 (2021: £92,782). Investment losses were £56,920 (2021: gains of £67,408). The net loss for the year was £40,141 (2021: surplus of £50,914). As at the 31 December 2022, the Charity held unrestricted general reserves of £114,371 (2021: £137,466), restricted funds of £200,409 (2021: £178,933) and endowment funds of £291,562 (2021: £330,084).

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022

b. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

c. Reserves policy

Reserves are needed to bridge the gap between spending and receiving income to meet commitments. The Trustees consider that an ideal level of unrestricted reserves is £60,000, being at least six months average expenditure. The Charity continues to monitor this position.

d. Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Structure, governance and management

a. Constitution and organisational structures

The Charity was incorporated on 6th March 1997 and is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association, updated 12 August 2021. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1. Trustees' liability and indemnity insurance was in force throughout the year to cover the trustees and officers of the charity against action brought against them in their personal capacity. Neither the insurance nor the indemnity provide cover where the individual has acted fraudulently or dishonestly.

The names of trustees at the date the report was approved and the names of trustees who served in the year are detailed in the Charity Information on page 1.

The Charitable Company operates in association with eight branches (lodges) throughout the United Kingdom, each with a President who reports on their activities. The Company itself has a President, Vice President (currently vacant), Honorary Treasurer and Mentor to the President, all of whom are Trustees. Further individuals provide leadership for the Charity's operations covering the following areas: human rights, humanitarian work in Israel, humanitarian work in Ukraine, Jewish culture and heritage and publicity.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022

Structure, governance and management (continued)

b. Recruitment and appointment of Trustees

The Trustees are elected under the terms of the Memorandum of Association.

Trustees may serve without time restriction, until they are replaced, or they resign. New Trustees are appointed by existing Trustees and would be required to attend appropriate training courses and complete a relevant induction process.

The Trustees consider that the Trustee board comprises an appropriate mix of individuals with complementary skills and experience so as to meet the needs of the Charity.

This report has been prepared taking advantage of the small companies' exemption of the Companies Act 2006.

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


.....
Mr Alan Miller
National President
Date: 4 June 2023

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees (who are also the directors of the Charity for the purposes of company law) 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).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they 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 operation.

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 Companies Act 2006. 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 and signed on its behalf by:



Alan Miller

National President

Date: 4 June 2023

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022

Independent examiner's report to the Trustees of B'NAI B'RITH UNITED KINGDOM ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2022.

Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

Signed:



Dated: 19 June 2023

Yogan Patel FCA

MHA, 2 London Wall Place, London, EC2Y 5AU

MHA is the trading name of MacIntyre Hudson LLP, a limited liability partnership in England and Wales (registered number OC312313)

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:						
Donations and subscriptions	3	26,979	131,367	-	158,346	61,030
Investments	4	10,214	4,722	-	14,936	15,258
Total income		37,193	136,089	-	173,282	76,288
Expenditure on:						
Charitable activities	5	58,237	98,266	-	156,503	92,782
Total expenditure		58,237	98,266	-	156,503	92,782
Net (losses)/gains on investments	7	-	(18,398)	(38,522)	(56,920)	67,408
Net (expenditure)/income		(21,044)	19,425	(38,522)	(40,141)	50,914
Transfers between funds	10	(2,051)	2,051	-	-	-
Net movement in funds		(23,095)	21,476	(38,522)	(40,141)	50,914
Reconciliation of funds:						
Total funds brought forward		137,466	178,933	330,084	646,483	595,569
Net movement in funds		(23,095)	21,476	(38,522)	(40,141)	50,914
Total funds carried forward		114,371	200,409	291,562	606,342	646,483

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

All income and expenditure relates to continuing activities.

The notes on pages 10 to 20 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)
REGISTERED NUMBER: 03328487

BALANCE SHEET
AS AT 31 DECEMBER 2022

	Note	2022 £	2021 £
Fixed assets			
Investments	7	459,608	501,961
Current assets			
Debtors	8	-	3,873
Cash at bank and in hand		151,392	144,429
		<u>151,392</u>	<u>148,302</u>
Creditors: amounts falling due within one year	9	(4,658)	(3,780)
Net current assets		<u>146,734</u>	<u>144,522</u>
Total net assets		<u><u>606,342</u></u>	<u><u>646,483</u></u>
Charity funds			
Endowment funds	10	291,562	330,084
Restricted funds	10	200,409	178,933
Unrestricted funds	10	114,371	137,466
Total funds		<u><u>606,342</u></u>	<u><u>646,483</u></u>

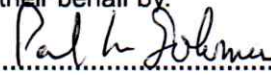
The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees on 4/6/2023 and signed on their behalf by:



Mr Paul Solomon CA
 Treasurer

The notes on pages 10 to 20 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. General information

The Charity is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1.

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) and the Companies Act 2006.

B'nai B'rith United Kingdom meets the definition of a public benefit entity under FRS 102.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2.2 Going concern

The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing these financial statements.

2.3 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.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

2. Accounting policies (continued)

2.4 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. Staff costs are allocated on the basis of time spent.

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

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities. As investments are revalued to fair value continuously, no realised gains or losses arise.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

2. Accounting policies (continued)

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.11 Financial instruments

The Charity only holds basic Financial Instruments. The financial assets and financial liabilities of the Charity are as follows:

Debtors – trade and other debtors (including accrued income) are basic financial instruments and are debt instruments measured at amortised cost as detailed in Note 8. Prepayments are not financial instruments.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Liabilities - trade creditors, accruals and other creditors will be classified as financial instruments, and are measured at amortised cost as detailed in Note 9. Taxation and social security are not included in the financial instruments disclosure. Deferred income is not deemed to be a financial liability, as in the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

2.12 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.

Expendable endowment funds can be used to provide income or capital for the Charity at the discretion of the Trustees.

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.

Investment income, gains and losses are allocated to the appropriate fund.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

3. Income from donations and subscriptions

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations				
Subscriptions	20,829	-	20,829	22,562
Donations	249	131,367	131,616	34,595
Gift aid	5,901	-	5,901	3,873
Total 2022	<u>26,979</u>	<u>131,367</u>	<u>158,346</u>	<u>61,030</u>
<i>Total 2021</i>	<u>31,913</u>	<u>29,117</u>	<u>61,030</u>	

Of the total income from donations of £34,595 in 2021, £29,117 was allocated to restricted funds. All restricted funds were included within the Donations category above.

4. Investment income

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from investments	9,845	4,722	14,567	15,233
Deposit account interest	369	-	369	25
	<u>10,214</u>	<u>4,722</u>	<u>14,936</u>	<u>15,258</u>
<i>Total 2021</i>	<u>10,704</u>	<u>4,554</u>	<u>15,258</u>	

In 2021, all restricted funds from investment income were allocated to Income from investments.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

5. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £	Total funds 2021 £
Charitable activities	149,444	7,059	156,503	92,782
<i>Total 2021</i>	84,336	8,446	92,782	

Of the total charitable activities expenditure in the year, £98,266 (2021: £34,610) has been allocated to restricted funds and £58,237 (2021: £58,172) to unrestricted funds. The Charity had no employees in the current or prior year.

Analysis of direct costs

	Charitable activities 2022 £	Total funds 2022 £	Total funds 2021 £
B'nai B'rith Young Professionals	-	-	739
Scholarships	20,000	20,000	5,000
Humanitarian aid	78,266	78,266	29,610
Advocacy	31,574	31,574	30,859
Jewish identity, culture and heritage	16,642	16,642	16,510
B'nai B'rith International	2,962	2,962	1,618
	149,444	149,444	84,336

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

5. Analysis of expenditure by activities (continued)

Analysis of support costs

	Charitable activities 2022 £	Total funds 2022 £	<i>Total funds 2021 £</i>
Bank charges	126	126	252
Administration expenses	1,237	1,237	1,629
Governance costs	4,158	4,158	4,475
IT	103	103	1,986
Subscriptions	355	355	104
Insurance	375	375	-
Advertising	705	705	-
	7,059	7,059	8,446

The governance costs above include the fee for the independent examination, being £4,158 (2021: £3,780), and other professional fees of £Nil (2021: £695).

6. Trustees' remuneration and expenses

The Trustees are considered to be the Charity's Key Management Personnel. During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

During the year ended 31 December 2022, Trustee expenses of £372 have been reimbursed (2021 - £667). Expenses in the year were reimbursed to 2 Trustees (2021: 3 Trustees) for office expenses, IT, filing costs, subsistence and postage and stationery items.

B'NAI B'RITH UNITED KINGDOM
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

7. Fixed asset investments

	Listed investments £
Valuation	
At 1 January 2022	501,961
Revaluations	(56,920)
Movement in cash accounts held within investments	14,567
At 31 December 2022	459,608
Net book value	
At 31 December 2022	459,608
<i>At 31 December 2021</i>	<i>501,961</i>

8. Debtors

	2022 £	2021 £
Due within one year		
Prepayments and accrued income	-	3,873
	-	3,873

9. Creditors: Amounts falling due within one year

	2022 £	2021 £
Other creditors	500	-
Accruals	4,158	3,780
	4,658	3,780

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

10. Statement of funds

Statement of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2022 £
Unrestricted funds						
General Funds	137,466	37,193	(58,237)	(2,051)	-	114,371
Endowment funds						
Expendable Endowment Fund	330,084	-	-	-	(38,522)	291,562
Restricted funds						
The East & Central Europe fund	13,856	31,498	(23,055)	-	-	22,299
The Qiryat Gat fund	4,351	9,304	(11,075)	2,051	-	4,631
Rothschild fund	160,726	4,722	(20,000)	-	(18,398)	127,050
Ukraine Emergency Appeal	-	90,565	(44,136)	-	-	46,429
	178,933	136,089	(98,266)	2,051	(18,398)	200,409
Total of funds	646,483	173,282	(156,503)	-	(56,920)	606,342

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

10. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 January 2021 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2021 £</i>
Unrestricted funds						
General Funds	109,021	42,617	(58,172)	44,000	-	137,466
Endowment funds						
Expendable Endowment Fund	326,301	-	-	(44,000)	47,783	330,084
Restricted funds						
The East & Central Europe fund	15,264	13,152	(14,560)	-	-	13,856
The Qiryat Gat fund	3,436	15,965	(15,050)	-	-	4,351
Rothschild fund	141,547	4,554	(5,000)	-	19,625	160,726
	160,247	33,671	(34,610)	-	19,625	178,933
Total of funds	595,569	76,288	(92,782)	-	67,408	646,483

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

10. Statement of funds (continued)

The East & Central Europe fund

The East & Central Europe fund comprises donations received and donations made to alleviate poverty and to encourage community regeneration in these countries.

The Qiryat Gat fund

The Qiryat Gat fund comprises donations received and donations made in connection with the alleviation of poverty and education projects in Qiryat Gat in Israel. A transfer of £2,501 was made in the year from unrestricted funds to meet expenditure in this fund.

Rothschild fund

The Max and Gladys Rothchild fund was set up to apply its income to establish and provide civil engineering scholarships for the benefit of third year Jewish students who may be in need of financial assistance to study as university undergraduates.

Ukraine Emergency Appeal

The Russian invasion of 24th February 2022 saw the temporary halt to our normal activities and the launch of our Emergency Appeal. This purpose of which was to provide additional support to our regular activities.

The donations were most generous and allowed us to help assist with the refugee crisis throughout Ukraine and also in Romania and Moldova, which were receiving a flood of Refugees. Our connections in the city of Chernivtsi gave us accurate information about the immediate requirements to closely monitor distribution.

Expendable endowment fund

The Maxine Schiff fund is a trust fund set up under the will of the late Maxine Schiff to benefit B'nai B'rith United Kingdom. The Trustees have the power to accumulate income for a period of 21 years from the date of the gift and to advance monies to B'nai B'rith United Kingdom for the charitable objectives described in the Memorandum and Articles of Association. A transfer of £Nil (2021: £44,000) was made in the year to release funds to the unrestricted reserve to support the activities of the Charity.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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

11. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total funds 2022 £
Fixed asset investments	40,996	127,050	291,562	459,608
Current assets	78,033	73,359	-	151,392
Creditors due within one year	(4,658)	-	-	(4,658)
Total	114,371	200,409	291,562	606,342

Analysis of net assets between funds - prior year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total funds 2021 £
Fixed asset investments	11,151	160,726	330,084	501,961
Current assets	130,095	18,207	-	148,302
Creditors due within one year	(3,780)	-	-	(3,780)
Total	137,466	178,933	330,084	646,483

12. Related party transactions

During the year reported, the Trustees made unrestricted donations of £410 (2021: £390) to the Charity. The Charity has not entered into any other related party transactions during the year (2021: £Nil), nor are there any outstanding balances owing between related parties and the Charity at 31 December 2022 (2021: £Nil).

B'NAI B'RITH UNITED KINGDOM

England & Wales - Charity number 1061661

Accounts

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2021**

Trustees	Mr A B Miller, National President Mrs E J Swabe Mr A C Etherton, Treasurer (resigned 6 June 2021) Mr M Kudlick (resigned 6 June 2021) Mr P Solomon, Treasurer (appointed 6 June 2021)
Company registered number	03328487
Charity registered number	1061661
Registered office	Shield House 18 Harmony Way London NW4 2BZ
Company secretary	Wendy Fireman Lynne Lucas
Independent Examiner	Yogan Patel MHA MacIntyre Hudson Chartered Accountants 2 London Wall Place London EC2Y 5AU
Bankers	CAF Bank limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees, who are also Directors of the Charity for the purpose of the Companies Act 2006, present their annual report together with the financial statements of B'nai B'rith United Kingdom for the year 1 January 2021 to 31 December 2021.

The Annual Report serves the purposes of both a Trustees' report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the Charitable Company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities for the public benefit

a. Purpose and objectives

The purpose and objectives of the Charity, as per its Memorandum and Articles of Association, are:

- The defence of human rights and the fight against anti-Semitism, racism and xenophobia.
- Support for the State of Israel.
- Humanitarian relief for the needy in Eastern Europe and in Israel.
- Welfare work in the UK and action to develop Jewish identity, culture, and heritage.

In setting objectives and planning for current and future 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)'.

Activities and achievements

a. Main activities undertaken to further the Charity's purposes for the public benefit

The main activities undertaken in relation to Charity's purpose as per its governing document and in the furtherance of public benefit are reviewed below.

The Charity, to all intents and purposes, has ended its affiliation with B'nai B'rith Europe and become an affiliate of the International B'nai B'rith organisation in Washington USA. Founded in 1843 and with members in over 50 countries, B'nai B'rith is recognised as one of the world's largest organisations focusing on defending human rights, encouraging community action and carrying out humanitarian work.

B'nai B'rith United Kingdom (BBUK) acts as an umbrella organisation for 12 lodges with 590 members. In spite of the Covid-19 pandemic which has blighted most of 2021, BBUK has run a full series of on-line zoom lectures. Activities of lodges have been severely curtailed but fund raising has continued for many good causes in the UK, Eastern Europe and Israel.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Activities and achievements (continued)

b. Main achievements

The main achievements of the Charity in the year have been discussed below:

London Bureau of International Affairs

The Bureau has continued to engage with diplomats via the zoom platform and has brought a number of high level diplomats to the membership via on-line talks with Q&A sessions.

Humanitarian work in Israel

Fund raising has continued at previous levels to help disadvantaged individuals and families in the township of Qiryat Gat.

Humanitarian work in Ukraine

Thanks to the efforts of BBUK's project leaders, substantial sums have been sent to provide medical care for the many aged Jews and righteous gentiles in Kiev, Ukraine.

Membership

Although membership continues to decline, a number of other Lodges continue to flourish and attract new members.

Younger membership

The organisation has tried hard over the last few years to introduce younger members but in spite of investing heavily the reality has been that the effort has been largely unsuccessful. Accordingly a decision was taken to accept the difficulty of this project and cease further funding.

Financial review

a. Financial results

The Charity has a number of restricted and endowment funds, including the Schiff Fund and the Rothschild Fund. The use of the Schiff fund is unrestricted and is used to support and supplement the work of the Charity. The Rothschild Fund is restricted to helping Jewish undergraduate students.

During the year to 31 December 2021, the Charity received income of £76,288 (2020: £91,559). Income was derived from donations and investment income received. Total expenditure was £92,782 (2020: £119,244). Investment gains were £67,408 (2020: £19,692). The net surplus for the year was £50,914 (2020: deficit £7,993). As at the 31 December 2021, the Charity held unrestricted general reserves of £137,466 (2020: £109,021), restricted funds of £178,933 (2020: £160,247) and endowment funds of £330,084 (2020: £326,301).

During the current year, the Charity has restated prior year balances. Firstly, the income and capital accounts held within investments have been reallocated to the fixed asset investment balance, from cash at bank. The Trustees believe this reclassification to be more understandable to the users of the accounts and to better reflect the long term nature of these balances. This change has no impact on the funds carried forward. Secondly, the brought forward funds have been restated to allocate a greater proportion of funds to the restricted category - there has been no change in the total funds at 31st December 2020. The Trustees have undertaken this reclassification following a review of the historic income and expenditure of each fund, concluding that the restricted fund balance carried forward at 31st December 2019 was understated by £16,725. As a result, the restricted funds at 31st December 2019 and 31st December 2020 have increased by £16,725 in order to correct this error, and the general funds at these same dates have decreased by an equal amount.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

b. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

c. Reserves policy

Reserves are needed to bridge the gap between spending and receiving income to meet commitments. The Trustees consider that an ideal level of unrestricted reserves as at 31 December 2021 is £60,000, being at least six months average expenditure based on the 2021 results. The Charity continues to monitor this position.

d. Going concern and COVID-19

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist, including considering the impact of COVID-19. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Structure, governance and management

a. Constitution and organisational structures

The Charity was incorporated on 6th March 1997 and is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association, updated 12 August 2021. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1. Trustees' liability and indemnity insurance was in force throughout the year to cover the trustees and officers of the charity against action brought against them in their personal capacity. Neither the insurance nor the indemnity provide cover where the individual has acted fraudulently or dishonestly.

The names of trustees at the date the report was approved and the names of trustees who served in the year are detailed in the Charity Information on page 1.

The Charitable Company operates in association with twelve branches (lodges) throughout the United Kingdom, each with a President who reports on their activities. The Company itself has a President, Vice President (currently vacant), Honorary Treasurer and Mentor to the President, all of whom are Trustees. Further individuals provide leadership for the Charity's operations covering the following areas: human rights, humanitarian work in Israel, humanitarian work in Ukraine, Jewish culture and heritage and publicity.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Structure, governance and management (continued)

b. Recruitment and appointment of Trustees

The Trustees are elected under the terms of the Memorandum of Association.

Trustees may serve without time restriction, until they are replaced, or they resign. New Trustees are appointed by existing Trustees and would be required to attend appropriate training courses and complete a relevant induction process.

The Trustees consider that the Trustee board comprises an appropriate mix of individuals with complementary skills and experience so as to meet the needs of the Charity.

This report has been prepared taking advantage of the small companies' exemption of the Companies Act 2006.

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

.....
Mr P Solomon
Treasurer
Date:

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees (who are also the directors of the Charity for the purposes of company law) 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).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they 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 operation.

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 Companies Act 2006. 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 and signed on its behalf by:

.....
Paul Solomon

Treasurer

Date:

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

Independent examiner's report to the Trustees of B'NAI B'RITH UNITED KINGDOM ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2021.

Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

Signed:

Dated:

Yogan Patel FCA

MHA Macintyre Hudson, 2 London Wall Place, London, EC2Y 5AU

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:						
Donations and subscriptions	3	31,913	29,117	-	61,030	75,591
Investments	4	10,704	4,554	-	15,258	15,968
Total income		42,617	33,671	-	76,288	91,559
Expenditure on:						
Raising funds	5	-	-	-	-	750
Charitable activities	6	58,172	34,610	-	92,782	118,494
Total expenditure		58,172	34,610	-	92,782	119,244
Net gains on investments	9	-	19,625	47,783	67,408	19,692
Net (expenditure)/ income		(15,555)	18,686	47,783	50,914	(7,993)
Transfers between funds	12	44,000	-	(44,000)	-	-
Net movement in funds		28,445	18,686	3,783	50,914	(7,993)
Reconciliation of funds:						
Total funds brought forward (restated)		109,021	160,247	326,301	595,569	603,562
Net movement in funds		28,445	18,686	3,783	50,914	(7,993)
Total funds carried forward		137,466	178,933	330,084	646,483	595,569

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

All income and expenditure relates to continuing activities.

The notes on pages 10 to 23 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)
REGISTERED NUMBER: 03328487

BALANCE SHEET
AS AT 31 DECEMBER 2021

	Note	2021 £	As restated 2020 £
Fixed assets			
Investments	9	501,961	473,320
Current assets			
Debtors	10	3,873	-
Cash at bank and in hand		144,429	129,548
		148,302	129,548
Creditors: amounts falling due within one year	11	(3,780)	(7,299)
Net current assets		144,522	122,249
Total net assets		646,483	595,569
Charity funds			
Endowment funds	12	330,084	326,301
Restricted funds	12	178,933	160,247
Unrestricted funds	12	137,466	109,021
Total funds		646,483	595,569

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

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

.....
Paul Solomon
Treasurer

The notes on pages 10 to 23 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1. General information

The Charity is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1.

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) and the Companies Act 2006.

B'nai B'rith United Kingdom meets the definition of a public benefit entity under FRS 102.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

During the year, the Charity has restated prior year balances - see accounting policy 2.14

2.2 Going concern

The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern, including the impact of COVID-19. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. Accounting policies (continued)

2.3 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.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

2.4 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. Staff costs are allocated on the basis of time spent.

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

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. Accounting policies (continued)

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities. As investments are revalued to fair value continuously, no realised gains or losses arise.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.11 Financial instruments

The Charity only holds basic Financial Instruments. The financial assets and financial liabilities of the Charity are as follows:

Debtors – trade and other debtors (including accrued income) are basic financial instruments and are debt instruments measured at amortised cost as detailed in Note 10. Prepayments are not financial instruments.

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Liabilities - trade creditors, accruals and other creditors will be classified as financial instruments, and are measured at amortised cost as detailed in Note 11. Taxation and social security are not included in the financial instruments disclosure. Deferred income is not deemed to be a financial liability, as in the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

2.12 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

2. Accounting policies (continued)

2.13 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.

Expendable endowment funds can be used to provide income or capital for the Charity at the discretion of the Trustees.

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.

Investment income, gains and losses are allocated to the appropriate fund.

2.14 Restatement of prior year comparatives

During the current year, the Charity has restated prior year balances:

- The income and capital accounts held within investments, totalling £9,058, have been reallocated to the fixed asset investment balance, from cash at bank. The Trustees believe this reclassification to better reflect the long term nature of these balances and to be more informative and understandable to the users of the accounts. This change has no impact on the funds carried forward.

- The brought forward funds have been restated to allocate a greater proportion of funds to the restricted category - there has been no change in the total funds at 31st December 2020. The Trustees have undertaken this reclassification following a review of the historic income and expenditure of each fund, concluding that the restricted fund balance carried forward at 31st December 2019 was understated by £16,725. In order to correct this error, the restricted funds at 31st December 2019 and 31st December 2020 have increased by £16,725 and the unrestricted funds at these same dates have decreased by an equal amount.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

3. Income from donations and subscriptions

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations				
Subscriptions	22,562	-	22,562	23,576
Donations	5,478	29,117	34,595	48,594
Gift aid	3,873	-	3,873	3,421
Total 2021	<u>31,913</u>	<u>29,117</u>	<u>61,030</u>	<u>75,591</u>
<i>Total 2020</i>	<u>35,611</u>	<u>39,980</u>	<u>75,591</u>	

Of the total income from donations of £75,591 in 2020, £39,980 was allocated to restricted funds. All restricted funds were included within the Donations category above.

4. Investment income

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from investments	10,679	4,554	15,233	15,867
Deposit account interest	25	-	25	101
	<u>10,704</u>	<u>4,554</u>	<u>15,258</u>	<u>15,968</u>
<i>Total 2020</i>	<u>11,441</u>	<u>4,527</u>	<u>15,968</u>	

In 2020, all restricted funds from investment income were allocated to Income from investments.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

5. Expenditure on raising funds

Costs of raising funds

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Fundraising expenditure	-	-	750
	<u> </u>	<u> </u>	<u> </u>
<i>Total 2020</i>	<u>750</u>	<u>750</u>	

6. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	Total funds 2020 £
Charitable activities	84,336	8,446	92,782	118,494
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<i>Total 2020</i>	<u>112,896</u>	<u>5,598</u>	<u>118,494</u>	

Of the total charitable activities expenditure in the year, £34,610 (2020: £43,005) has been allocated to restricted funds and £58,172 (2020: £75,489) to unrestricted funds.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

6. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Charitable activities 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
B'nai B'rith Young Professionals	739	739	18,619
Scholarships	5,000	5,000	5,000
Humanitarian aid	29,610	29,610	38,005
Advocacy	30,859	30,859	30,332
Jewish identity, culture and heritage	16,510	16,510	15,940
Friends of Jewish servicemen and servicewomen	-	-	2,000
B'nai B'rith International	1,618	1,618	3,000
	<u>84,336</u>	<u>84,336</u>	<u>112,896</u>

Analysis of support costs

	Charitable activities 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Bank charges	252	252	198
Administration expenses	1,629	1,629	1,196
Governance costs	4,475	4,475	4,204
IT	1,986	1,986	-
Subscriptions	104	104	-
	<u>8,446</u>	<u>8,446</u>	<u>5,598</u>

The governance costs above include the fee for the independent examination, being £3,780 (2020: £3,590), and other professional fees of £695 (2020: £614).

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

7. Staff costs

	2021 £	2020 £
Wages and salaries	-	15,005
Social security costs	-	1,985
Contribution to defined contribution pension schemes	-	376
	-	17,366

The average number of persons employed by the Charity during the year was as follows:

	2021 No.	2020 No.
Employees	-	1

No employee received remuneration amounting to more than £60,000 in either year.

8. Trustees' remuneration and expenses

The Trustees are considered to be the Charity's Key Management Personnel. During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

During the year ended 31 December 2021, Trustee expenses of £667 have been reimbursed (2020 - £219). Expenses in the year were reimbursed to 3 Trustees (2020: 2 Trustees) for office expenses, filing costs and postage and stationery items.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

9. Fixed asset investments

	Listed investments £
Valuation	
At 1 January 2021 (as previously stated)	464,262
Prior year adjustment (see Note 15)	9,058
At 1 January 2021 (as restated)	473,320
Additions	6,000
Disposals	(50,000)
Revaluations	67,408
Movement in cash accounts held within investments	5,233
At 31 December 2021	501,961
Net book value	
At 31 December 2021	501,961
<i>At 31 December 2020 (as restated)</i>	<i>473,320</i>

10. Debtors

	2021 £	2020 £
Due within one year		
Prepayments and accrued income	3,873	-
	3,873	-

11. Creditors: Amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	-	3,709
Accruals	3,780	3,590
	3,780	7,299

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

12. Statement of funds

Statement of funds - current year

	As restated Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2021 £
Unrestricted funds						
General Funds	<u>109,021</u>	<u>42,617</u>	<u>(58,172)</u>	<u>44,000</u>	<u>-</u>	<u>137,466</u>
Endowment funds						
Expendable Endowment Fund	<u>326,301</u>	<u>-</u>	<u>-</u>	<u>(44,000)</u>	<u>47,783</u>	<u>330,084</u>
Restricted funds						
The East & Central Europe fund	<u>15,264</u>	<u>13,152</u>	<u>(14,560)</u>	<u>-</u>	<u>-</u>	<u>13,856</u>
The Qiryat Gat fund	<u>3,436</u>	<u>15,965</u>	<u>(15,050)</u>	<u>-</u>	<u>-</u>	<u>4,351</u>
Rothschild fund	<u>141,547</u>	<u>4,554</u>	<u>(5,000)</u>	<u>-</u>	<u>19,625</u>	<u>160,726</u>
	<u>160,247</u>	<u>33,671</u>	<u>(34,610)</u>	<u>-</u>	<u>19,625</u>	<u>178,933</u>
Total of funds	<u><u>595,569</u></u>	<u><u>76,288</u></u>	<u><u>(92,782)</u></u>	<u><u>-</u></u>	<u><u>67,408</u></u>	<u><u>646,483</u></u>

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

12. Statement of funds (continued)

Statement of funds - prior year

	<i>As restated Balance at 1 January 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Gains/ (Losses) £</i>	<i>As restated Balance at 31 December 2020 £</i>
Unrestricted funds						
General Funds	109,208	47,052	(76,239)	29,000	-	109,021
Endowment funds						
Expendable Endowment Fund	340,623	-	-	(29,000)	14,678	326,301
Restricted funds						
The East & Central Europe fund	13,456	20,813	(19,005)	-	-	15,264
The Qiryat Gat fund	3,269	19,167	(19,000)	-	-	3,436
Rothschild fund	137,006	4,527	(5,000)	-	5,014	141,547
	153,731	44,507	(43,005)	-	5,014	160,247
Total of funds	603,562	91,559	(119,244)	-	19,692	595,569

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

12. Statement of funds (continued)

The East & Central Europe fund

The East & Central Europe fund comprises donations received and donations made to alleviate poverty and to encourage community regeneration in these countries.

The Qiryat Gat fund

The Qiryat Gat fund comprises donations received and donations made in connection with the alleviation of poverty and education projects in Qiryat Gat in Israel.

Rothschild fund

The Max and Gladys Rothchild fund was set up to apply its income to establish and provide civil engineering scholarships for the benefit of third year Jewish students who may be in need of financial assistance to study as university undergraduates.

Expendable endowment fund

The Maxine Schiff fund is a trust fund set up under the will of the late Maxine Schiff to benefit B'nai B'rith United Kingdom. The Trustees have the power to accumulate income for a period of 21 years from the date of the gift and to advance monies to B'nai B'rith United Kingdom for the charitable objectives described in the Memorandum and Articles of Association. A transfer of £44,000 (2020: £29,000) was made in the year to release funds to the unrestricted reserve to support the activities of the Charity.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

13. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total funds 2021 £
Fixed asset investments	11,151	160,726	330,084	501,961
Current assets	130,095	18,207	-	148,302
Creditors due within one year	(3,780)	-	-	(3,780)
Total	137,466	178,933	330,084	646,483

Analysis of net assets between funds - prior year

	<i>As restated</i> Unrestricted funds 2020 £	<i>As restated</i> Restricted funds 2020 £	Endowment funds 2020 £	Total funds 2020 £
Fixed asset investments	5,472	141,547	326,301	473,320
Current assets	110,848	18,700	-	129,548
Creditors due within one year	(7,299)	-	-	(7,299)
Total	109,021	160,247	326,301	595,569

14. Related party transactions

During the year reported, the Trustees made unrestricted donations of £390 (2020: £172) to the Charity. The Charity has not entered into any other related party transactions during the year (2020: £Nil), nor are there any outstanding balances owing between related parties and the Charity at 31 December 2021 (2020: £Nil).

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

15. Restatement of prior year balances

During the current year, the Charity has restated prior year balances. The impact of this restatement on the Balance Sheet as at 31st December 2020 can be seen below:

	31st December 2020 £	31st December 2020 (restated) £
Fixed asset investments	464,262	473,320
Cash at bank and in hand	138,606	129,548
Creditors: amounts falling due within one year	(7,299)	(7,299)
	<u>595,569</u>	<u>595,569</u>

The impact of the restatement on the funds held by the Charity at 31st December 2020 can be seen below:

	31st December 2020 £	31st December 2020 (restated) £
Endowment funds	326,301	326,301
Restricted funds	143,522	160,247
Unrestricted funds	125,746	109,021
	<u>595,569</u>	<u>595,569</u>

Accounts

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

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B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2020**

Trustees Mr A B Miller, National President
 Mrs E J Swabe
 Mr A C Etherton, Treasurer
 Mr M Kudlick

**Company registered
number** 03328487

**Charity registered
number** 1061661

Registered office Summerhill
 3 Little Common
 Stanmore
 HA7 3BZ

Company secretary Wendy Fireman

Independent Examiner MHA MacIntyre Hudson
 Chartered Accountants
 2 London Wall Place
 London
 EC2Y 5AU

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

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees, who are also Directors of the Charity for the purpose of the Companies Act 2006, present their annual report together with the financial statements of B'nai B'rith United Kingdom for the year 1 January 2020 to 31 December 2020.

The Annual Report serves the purposes of both a Trustees' report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the Charitable Company comply with the current statutory requirements, the requirements of the Charitable Company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective January 2015).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities for the public benefit

a. Purpose and objectives

The purpose and objectives of the Charity, as per its Memorandum and Articles of Association, are:

- The defence of human rights and the fight against anti-Semitism, racism and xenophobia.
- Support for the State of Israel.
- Humanitarian relief for the needy in Eastern Europe and in Israel.
- Welfare work in the UK and action to develop Jewish identity, culture, and heritage.

In setting objectives and planning for current and future 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)'.

Activities and achievements

a. Main activities undertaken to further the Charity's purposes for the public benefit

The main activities undertaken in relation to Charity's purpose as per its governing document and in the furtherance of public benefit are reviewed below.

The Charity, to all intents and purposes, has ended its affiliation with B'nai B'rith Europe and become an affiliate of the International B'nai B'rith organisation in Washington USA. Founded in 1843 and with members in over 50 countries, B'nai B'rith is recognised as one of the world's largest organisations focusing on defending human rights, encouraging community action and carrying out humanitarian work.

B'nai B'rith United Kingdom (BBUK) acts as an umbrella organisation for 12 lodges with 600 members. In spite of the Covid-19 pandemic which has blighted most of 2020, BBUK has run a full series of on-line zoom lectures. Activities of lodges have been severely curtailed but fund raising has continued for many good causes in the UK, Eastern Europe and Israel.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

Activities and achievements (continued)

b. Main achievements

The main achievements of the Charity in the year have been discussed below:

London Bureau of International Affairs

The Bureau has continued to engage with diplomats via the zoom platform and has brought a number of high level diplomats to the membership via on-line talks with Q&A sessions.

Humanitarian work in Israel

Fund raising has continued at previous levels to help disadvantaged individuals and families in the township of Qiryat Gat.

Humanitarian work in Ukraine

Thanks to the efforts of BBUK's project leaders, substantial sums have been sent to provide medical care for the many aged Jews and righteous gentiles in Kiev, Ukraine.

Membership

Although membership continues to decline, a new lodge in Radlett, Hertfordshire has gone some way to reverse the trend. A number of other Lodges continue to flourish and attract new members.

Younger membership

The organisation has tried hard over the last few years to introduce younger members but in spite of investing heavily the reality has been that the effort has been largely unsuccessful. Accordingly a decision was taken to accept the difficulty of this project and cease further funding.

Financial review

a. Financial results

The Charity has a number of restricted and endowment funds, including the Schiff Fund and the Rothschild Fund. The use of the Schiff fund is unrestricted and is used to support and supplement the work of the Charity. The Rothschild Fund is restricted to helping Jewish undergraduate students.

During the year to 31 December 2020, the Charity received income of £91,559 (2019: £84,718). Income was derived from donations and investment income received. Total expenditure was £119,244 (2019: £117,034). Investment gains were £19,692 (2019: £64,262). The net loss for the year was £7,993 (2019: surplus £31,946). As at the 31 December 2020, the Charity held unrestricted general reserves of £125,746 (2019: £125,933), restricted funds of £143,522 (2019: £137,006) and endowment funds of £326,301 (2019: £340,623).

b. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

c. Reserves policy

Reserves are needed to bridge the gap between spending and receiving income to meet commitments. The Trustees consider that an ideal level of unrestricted reserves as at 31 December 2020 is £60,000. The Charity continues to monitor this position.

d. Going concern and COVID-19

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist, including considering the impact of COVID-19. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

Structure, governance and management

a. Constitution and organisational structures

The Charity was incorporated on 6th March 1997 and is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1.

The Charitable Company operates in association with thirteen branches (lodges) throughout the United Kingdom, each with a President who reports on their activities. The Company itself has a President, Vice President, Honorary Secretary, Honorary Treasurer and Mentor to the President, all of whom are Trustees. Further individuals provide leadership for the Charity's operations covering the following areas: human rights, humanitarian work in Israel, humanitarian work in Ukraine, Jewish culture and heritage, publicity and Youth and Southern Regional Council.

b. Recruitment and appointment of Trustees

The Trustees are elected under the terms of the Memorandum of Association.

Trustees may serve without time restriction, until they are replaced, or they resign. New Trustees are appointed by existing Trustees and would be required to attend appropriate training courses.

The Trustees consider that the Trustee board comprises an appropriate mix of individuals with complementary skills and experience so as to meet the needs of the Charity.

This report has been prepared taking advantage of the small companies' exemption of the Companies Act 2006.

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

Mr A B Miller

Date:

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

Independent examiner's report to the Trustees of B'NAI B'RITH UNITED KINGDOM ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2020.

Responsibilities and basis of report

As the Trustees of the Charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 accounts to be reached.

Signed:

Dated:

Yogan Patel FCA

MHA Macintyre Hudson, 2 London Wall Place, London, EC2Y 5AU

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Endowment funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income from:						
Donations and subscriptions	3	35,611	39,980	-	75,591	67,866
Investments	4	11,441	4,527	-	15,968	16,852
Total income		47,052	44,507	-	91,559	84,718
Expenditure on:						
Raising funds	5	750	-	-	750	2,472
Charitable activities	6	75,489	43,005	-	118,494	114,562
Total expenditure		76,239	43,005	-	119,244	117,034
Net gains on investments		-	5,014	14,678	19,692	64,262
Net (expenditure)/ income		(29,187)	6,516	14,678	(7,993)	31,946
Transfers between funds	11	29,000	-	(29,000)	-	-
Net movement in funds		(187)	6,516	(14,322)	(7,993)	31,946
Reconciliation of funds:						
Total funds brought forward		125,933	137,006	340,623	603,562	571,616
Net movement in funds		(187)	6,516	(14,322)	(7,993)	31,946
Total funds carried forward		125,746	143,522	326,301	595,569	603,562

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

All income and expenditure relates to continuing activities.

The notes on pages 8 to 19 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)
REGISTERED NUMBER: 03328487

BALANCE SHEET
AS AT 31 DECEMBER 2020

	Note	2020 £	2019 £
Fixed assets			
Investments	9	464,262	473,570
Current assets			
Cash at bank and in hand		138,606	139,121
		138,606	139,121
Creditors: amounts falling due within one year	10	(7,299)	(9,129)
Net current assets		131,307	129,992
Total net assets		595,569	603,562
Charity funds			
Endowment funds	11	326,301	340,623
Restricted funds	11	143,522	137,006
Unrestricted funds	11	125,746	125,933
Total funds		595,569	603,562

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

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

Mr A B Miller

Date:

The notes on pages 8 to 19 form part of these financial statements.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1. General information

The Charity is a Company Limited by Guarantee registered with the Registrar of Companies for England and Wales (Registration number 03328487) and is a Charity registered with the Charity Commission (Registration number 1061661). The Charity is governed by its Memorandum and Articles of Association. In the event of the Company being wound up, members are required to contribute an amount not exceeding £1.

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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

B'nai B'rith United Kingdom meets the definition of a public benefit entity under FRS 102.

The Charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the Charity and rounded to the nearest pound.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

2.2 Going concern

The Trustees have assessed the use of going concern and have considered possible events or conditions that might cast significant doubt on the ability of the Charity to continue as a going concern, including the impact of COVID-19. The Trustees have made this assessment for a period of at least one year from the date of the approval of these financial statements. The Trustees have concluded that there is a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis in preparing these financial statements.

2.3 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.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

2. Accounting policies (continued)

2.4 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. Staff costs are allocated on the basis of time spent.

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

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Taxation

The Charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

2. Accounting policies (continued)

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.11 Financial instruments

The Charity only holds basic Financial Instruments. The financial assets and financial liabilities of the Charity are as follows:

Cash at bank - is classified as a basic financial instrument and is measured at face value.

Liabilities - trade creditors, accruals and other creditors will be classified as financial instruments, and are measured at amortised cost as detailed in Note 10. Taxation and social security are not included in the financial instruments disclosure. Deferred income is not deemed to be a financial liability, as in the cash settlement has already taken place and there is simply an obligation to deliver charitable services rather than cash or another financial instrument.

2.12 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.13 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.

Expendable endowment funds can be used to provide income or capital for the Charity at the discretion of the Trustees.

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.

Investment income, gains and losses are allocated to the appropriate fund.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

3. Income from donations and subscriptions

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Donations				
Subscriptions	23,576	-	23,576	18,424
Donations	8,614	39,980	48,594	46,147
Gift aid	3,421	-	3,421	3,295
Total 2020	<u>35,611</u>	<u>39,980</u>	<u>75,591</u>	<u>67,866</u>
<i>Total 2019</i>	<u>39,426</u>	<u>28,440</u>	<u>67,866</u>	

Of the total income from donations of £67,866 in 2019, £28,440 was allocated to restricted funds. All restricted funds were included within the Donations category above.

4. Investment income

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £	Total funds 2019 £
Income from investments	11,340	4,527	15,867	16,560
Deposit account interest	101	-	101	292
	<u>11,441</u>	<u>4,527</u>	<u>15,968</u>	<u>16,852</u>
<i>Total 2019</i>	<u>12,217</u>	<u>4,635</u>	<u>16,852</u>	

In 2019, all restricted funds from investment income was allocated to Income from investments.

B'NAI B'RITH UNITED KINGDOM
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

5. Expenditure on raising funds

Costs of raising funds

	Unrestricted funds 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Fundraising expenditure	750	750	2,472
<i>Total 2019</i>	2,472	2,472	

Fundraising expenditure has been allocated to unrestricted funds in both reporting periods.

6. Analysis of expenditure by activities

	Activities undertaken directly 2020 £	Support costs 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Charitable activities	112,896	5,598	118,494	114,562
<i>Total 2019</i>	110,556	4,006	114,562	

Of the total charitable activities expenditure in the year, £43,005 (£2019: £25,256) has been allocated to restricted funds.

B'NAI B'RITH UNITED KINGDOM
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

6. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Charitable activities 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Staff costs	17,366	17,366	27,185
Scholarships	5,000	5,000	1,750
Humanitarian aid	38,005	38,005	23,812
Advocacy	30,332	30,332	29,671
Jewish identity, culture and heritage	15,940	15,940	19,389
B'nai B'rith Young professionals other costs	1,253	1,253	6,749
Friends of Jewish servicemen and servicewomen	2,000	2,000	2,000
B'nai B'rith International	3,000	3,000	-
	<u>112,896</u>	<u>112,896</u>	<u>110,556</u>

Analysis of support costs

	Charitable activities 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Bank charges	198	198	130
Administration expenses	1,196	1,196	813
Governance costs	4,204	4,204	3,063
	<u>5,598</u>	<u>5,598</u>	<u>4,006</u>

The governance costs above include the fee for the independent examination, being £3,590 (2019: £2,100), and other professional fees of £614 (2019: £963).

B'NAI B'RITH UNITED KINGDOM
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

7. Staff costs

	2020	<i>2019</i>
	£	£
Wages and salaries	15,005	25,197
Social security costs	1,985	1,576
Contribution to defined contribution pension schemes	376	412
	<u>17,366</u>	<u>27,185</u>

The average number of persons employed by the Charity during the year was as follows:

	2020	<i>2019</i>
	No.	No.
Employees	<u>1</u>	<u>1</u>

No employee received remuneration amounting to more than £60,000 in either year.

8. Trustees' remuneration and expenses

The Trustees are considered to be the Charity's Key Management Personnel. During the year, no Trustees received any remuneration or other benefits (*2019 - £NIL*).

During the year ended 31 December 2020, £219 of Trustee expenses have been incurred (*2019 - £NIL*). Expenses were reimbursed to 2 Trustees for postage and stationery items.

B'NAI B'RITH UNITED KINGDOM
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

9. Fixed asset investments

	Listed investments £
Valuation	
At 1 January 2020	473,570
Disposals	(29,000)
Revaluations	19,692
At 31 December 2020	464,262
Net book value	
At 31 December 2020	464,262
<i>At 31 December 2019</i>	<i>473,570</i>

10. Creditors: Amounts falling due within one year

	2020 £	2019 £
Other taxation and social security	3,709	370
Other creditors	-	6,659
Accruals and deferred income	3,590	2,100
	7,299	9,129

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. Statement of funds

Statement of funds - current year

	Balance at 1 January 2020 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2020 £
Unrestricted funds						
General Funds	125,933	47,052	(76,239)	29,000	-	125,746
Endowment funds						
Expendable Endowment Fund	340,623	-	-	(29,000)	14,678	326,301
Restricted funds						
The East & Central Europe fund	-	20,813	(19,005)	-	-	1,808
The Qiryat Gat fund	-	19,167	(19,000)	-	-	167
Rothschild fund	137,006	4,527	(5,000)	-	5,014	141,547
	137,006	44,507	(43,005)	-	5,014	143,522
Total of funds	603,562	91,559	(119,244)	-	19,692	595,569

B'NAI B'RITH UNITED KINGDOM
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 January 2019 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2019 £</i>
Unrestricted funds						
General Funds	126,966	51,643	(91,778)	28,756	10,346	125,933
Endowment funds						
Expendable Endowment Fund	326,769	-	-	(23,822)	37,676	340,623
Restricted funds						
The East & Central Europe fund	-	18,787	(12,821)	(5,966)	-	-
The Qiryat Gat fund	-	9,653	(10,685)	1,032	-	-
Rothschild fund	117,881	4,635	(1,750)	-	16,240	137,006
	117,881	33,075	(25,256)	(4,934)	16,240	137,006
Total of funds	571,616	84,718	(117,034)	-	64,262	603,562

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

11. Statement of funds (continued)

The East & Central Europe fund

The East & Central Europe fund comprises donations received and donations made to alleviate poverty and to encourage community regeneration in these countries.

The Qiryat Gat fund

The Qiryat Gat fund comprises donations received and donations made in connection with the alleviation of poverty and education projects in Qiryat Gat in Israel.

Rothschild fund

The Max and Gladys Rothchild fund was set up to apply its income to establish and provide civil engineering scholarships for the benefit of third year Jewish students who may be in need of financial assistance to study as university undergraduates.

Expendable endowment fund

The Maxine Schiff fund is a trust fund set up under the will of the late Maxine Schiff to benefit B'nai B'rith United Kingdom. The Trustees have the power to accumulate income for a period of 21 years and to advance monies to B'nai B'rith United Kingdom for the charitable objectives described in the Memorandum and Articles of Association.

B'NAI B'RITH UNITED KINGDOM
(A company limited by guarantee and registered charity)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

12. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2020 £	Restricted funds 2020 £	Endowment funds 2020 £	Total funds 2020 £
Fixed asset investments	-	137,961	326,301	464,262
Current assets	133,045	5,561	-	138,606
Creditors due within one year	(7,299)	-	-	(7,299)
Total	125,746	143,522	326,301	595,569

Analysis of net assets between funds - prior period

	Unrestricted funds 2019 £	Restricted funds 2019 £	Endowment funds 2019 £	Total funds 2019 £
Fixed asset investments	-	132,947	340,623	473,570
Current assets	135,062	4,059	-	139,121
Creditors due within one year	(9,129)	-	-	(9,129)
Total	125,933	137,006	340,623	603,562

13. Related party transactions

During the year reported, the Trustees made unrestricted donations of £172 to the Charity. The Charity has not entered into any other related party transactions during the year (2019: £Nil), nor are there any outstanding balances owing between related parties and the Charity at 31 December 2020 (2019: £Nil).