JAH-JIREH CHARITY HOMES

England & Wales · Charity number 1062023

Details

Other names	JAH-JIREH HOMES
Status	Registered
Legal form	Trust
Registered	1997-04-23
Register	View on the Charity Commission register

Contact

Address	317 Lytham Road Warton Preston PR4 1TE
Phone	01772633380
Email	info@jah-jireh.org
Website	www.jah-jireh.org

Activities

Objects: THE PROVISION OF HOMES OF ELDERLY JEHOVAH'S WITNESSES WHO HAVE NEED BY REASON OF AGE, INFIRMITY OR ECONOMIC CIRCUMSTANCES

Activities: Providing residential and nursing care in a spiritual environment for elderly or otherwise incapacitated Jehovah's Witnesses

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, Accommodation/housing, Religious Activities
- **Who:** Elderly/old People, People With Disabilities, Other Defined Groups

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Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£6,913,199	£6,820,858	£6,138,715	191
2023-12-31	£5,958,900	£5,942,751	£6,046,374	188
2022-12-31	£5,588,026	£5,553,602	£6,030,225	177
2021-12-31	£5,229,954	£5,077,722	£5,995,801	174
2020-12-31	£5,117,448	£4,620,693	£5,843,569	206

Trustees

Name	Role	Appointed
JEFFREY STACEY	Chair	2014-12-03
Charles Bland		2015-04-25
Charles STRINGER FCA		
Graham Cockshott		2015-08-12
LEE CHADWICK		2018-12-05
Mark Donnelly		2022-03-03
PHIL CUTTING		2011-09-28
RUSSELL WHITCOMBE JONES		
Robin Telles		2015-04-25

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JAH-JIREH CHARITY HOMES

England & Wales - Charity number 1062023

Accounts

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Charity registration number: 1062023

JAH-JIREH CHARITY HOMES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2024

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JAH-JIREH CHARITY HOMES

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JAH-JIREH CHARITY HOMES

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Jah-Jireh Charity Homes
Charity registration number	1062023
Trustees	P J Cutting R Jones C Stringer J Stacey - Chairman R Telles C Bland G Cockshott L Chadwick M Donnelly
Chief executive officer	M Donnelly
Registered office	317 Lytham Road Warton Preston PR4 1TE
Auditor	MHA Audit Services LLP 14 Mannin Way Lancashire Business Park Lancaster LA1 3SW
Bankers	National Westminster Bank plc 13 Whitegate Drive Blackpool FY3 9AG
Solicitors	Roland Robinsons and Fentons 85-89 Adelaide Street Blackpool FY1 4LX

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JAH-JIREH CHARITY HOMES

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2024

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Structure, governance and management

Governing document

Jah-Jireh Charity Homes is an unincorporated charity governed by a Trust Deed dated 1 April 1997 as amended by a supplemental deed dated 25 February 2005. The charity is registered under the name Jah-Jireh Charity Homes with the Charity Commission (charity number 1062023).

Recruitment, appointment, induction and training of trustees

The minimum number of trustees shall be four with no maximum number. The trustees must be a respected member of a Congregation of Jehovah's Witnesses and shall remain so and be in good standing. Trustees are appointed by a resolution of a meeting of the trustees. A memorandum of his appointment shall be signed by the persons present at such meeting and every new trustee, before acting in the trust of the deed must sign the minute book for which provision is made, a declaration of acceptance and of willingness to act in the trusts declared in the trust deed.

Whilst trustee appointments may well be current or previous trustees of another charity and therefore have relevant experience, we nonetheless share with them the Charity Commission Trustee Welcome Pack, a copy of the Trust Deed, the current charity registration with the Charity Commission, copies of previous meeting minutes and background to the work of the charity. Further training will be considered as it is identified. The Trustees hold a range of professional qualifications including in accountancy, law, and business.

Organisational structure

The trustees who served during the year are shown on page 1. The board of trustees meet at least twice a year. In addition, there are various committees that operate to support the trustees when needed. The committees are Operations, Finance, Buildings, Legal, Media and International. The committees are made up of trustees and some charity staff or volunteers. Day to day decisions are made by the Executive Committee and are assisted by staff at the head office and homes of the charity.

Related parties

The trustees provide advice and assistance to Jehovah's Witness communities internationally and at home, including direct visits to explain and replicate the Jah-Jireh Charity Homes experience.

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Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen the risks.

Remuneration of key management personnel

The charity considers its key management personnel to comprise of an Executive Committee (consisting of Chief Executive Officer, Policy and Compliance Manager and Finance Manager) and the Home management of each location (consisting of the Registered Care Manager and the Business Manager). Remuneration of the Executive Committee is approved by a sub-committee of the Trustees. The Home management is set in reference with the market rate for the specific role and is reviewed annually by the Executive Committee.

Objectives and activities

Objects

The objects of the charity are:

- The provision of care facilities for Jehovah's Witnesses in good standing who have need of such facilities by reason of their age, infirmity or economic circumstances;
- The advancement of Christian religion as practised by Jehovah's Witnesses; and
- The relieving of Jehovah's Witnesses in hardship and/or distress.

Aims

The charity aims to continue its work in accordance with its charitable objects, so long as funding is available. It is looking to develop its existing portfolio of care homes to maintain and improve the service, and possibly expand existing sites or locations as opportunities present themselves.

Objectives for the year

Each year the trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission’s general guidance on public benefit and in particular its supplementary public guidance on public benefit and fee charging and the advancement of religion for the public benefit.

The trustees consider the beliefs and practises of the Christian religion, as practised by Jehovah’s Witnesses, assist in the advancement of religion for the purposes of charity law, and promote morals and ethics of the Christian faith which can have a positive impact on society as a whole.

The charity's main objectives for the year were to:-

- Make places available for those members of the Jehovah’s Witness community in need of such a provision on a full-time or respite basis;
- Progress analysis of any potential development sites that arise for a care home facility particularly in the South-East of England;
- Continuing the programme of refurbishing existing homes, with particular emphasis on safety and the use of technology for the use of spiritual activities.
- Improvements to the care provision to work towards and achieve improved ratings with the regulators, with more emphasis on face to face training.
- Stabilise location management to improve performance at all locations.

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Significant activities for achieving objectives

The charity is continuing to pursue the above objectives through actively seeking voluntary donation and maximising fee income through various initiatives. In addition, the introduction of technology to care planning and delivery, medications management, staff and agency rotas and a range of other administrative functions. Enhancements to support staff through an improved training and audit provision and provider oversight.

Volunteers

Due to the increasing demands on the charity, a program has been put in place to enable those who are able to volunteer their time to assist the homes. This can include assisting with small maintenance tasks at the homes or visiting the residents. All volunteers are given appropriate training and are not remunerated.

Achievements and performance

In view of the current economic climate, the trustees are pleased to have maintained occupancy levels above industry averages.

In December 2022, we successfully achieved government registration as an Overseas Sponsor. This has been maintained and six placements were made in 2024.

Financial review

The statement of financial activities on page 11 (SOFA) shows net incoming resources of £92,341 (2023: £16,149). Occupancy of homes averaged 92.5% (2023: 91.1%).

During 2024, the income has increased due to (1) maintained occupancy (2) a legacy receipt (3) annual fee increases.

A significant impact on expenditure was in relation to higher than expected agency requirements to cover staffing shortfalls. A number of measures have been introduced to reduce this area of expenditure.

Reserves policy

It is the policy of the charity to maintain unrestricted funds to cover any emergency repairs which may arise from time to time, together with utilising these with a view to developing additional facilities. The charity continues to hold reserves to provide subsidised places to those service users who cannot afford our full fees and have been refused funding from local authorities.

The amount of cash reserves held at the year ended 31 December 2024 is £2,058,714, which is held for the reasons stated above. The cash reserves are equivalent to just about four months expenditure, which the trustees consider to be reasonable for continued operations.

The total amount of funds held includes designated funds of £164,132. The designated funds comprise funds received towards a new home in the South of England.

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We carried forward balances of £35,384 for committed grants. The monies are designated for the safe visiting facilities that were put on hold in 2021 and planned to be completed in 2025.

Principal funding sources

The charity's principal funding sources continue to be from local authority funding, residents' charges and voluntary donations.

With regard to fundraising no professional fundraising organisations are used in any of our activities. We do not solicit funds, all donations are voluntary. Payment methods offered include; card payment via Paypal online and over the telephone using a third party service; payroll giving; direct payment from banks and cash and cheques deposited in donation boxes within our homes, or sent to head office.

Plans for future periods

The charity plans to continue to provide a good standard of care, remunerate its staff appropriately and develop their skills as well as continuing to plan to develop other homes and sheltered accommodation/assisted living if this continues to be practicable. The charity plans to continue providing respite and charitably funded care beds through donated income. In addition, the Trustees will continue to assist and support other members of the international Jehovah's Witness community where and when such support is required. The cost of such support will remain entirely at the discretion of the Trustees.

Trustees' responsibilities

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity 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 in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

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Auditor

The auditor, MHA, previously traded through the legal entity MacIntyre Hudson LLP. In response to regulatory changes, MacIntyre Hudson LLP ceased to hold an audit registration with the engagement transitioning to MHA Audit Services LLP.

MHA will be proposed for reappointment in accordance with the Charities Act 2011.

On behalf of the board ……..

J Stacey - Chairman of the Board of Trustees

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INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES

OF

JAH-JIREH CHARITY HOMES

Opinion

We have audited the financial statements of Jah-Jireh Charity Homes (the 'charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

As explained in note 1 (Summary of significant accounting policies), the trustees have expressed an intention to transfer the whole of the charitable trust into a 'Charitable Incorporated Organisation (CIO). In undertaking our going concern assessment, we have considered the application of the requirements of the accounting standard to the circumstances of the charity. As an unincorporated charity, this is not a separate legal entity and, as the intention is for the charitable activities to continue through the CIO, we have concluded that the trustee's use of the going concern basis in the preparation of the financial statements remains appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of our audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether his gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- enquiring of management and those charged with governance of any actual and potential litigation and claims;
- reviewing the financial statement disclosures and testing of supporting documentation to assess compliance with relevant laws and regulations. For Jah-Jireh Charity Homes we consider these to be the Charities Act, Care Quality Commission (CQC) Regulations, Health and Safety at Work Act 1974 and Food Safety Act 1990. In addition, we consider compliance with employee legislation, as fundamental to the Charity's operations;
- assessing whether the judgements made in making accounting estimates are indicative of any potential bias;
- auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business;
- auditing the risk of fraud in revenue, including through performing transaction testing, cut off testing, by reviewing credit notes raised after the year end, and by re-calculating accrued and deferred income, to ensure revenue is complete in the financial statements and recognised in the correct accounting period; and
- auditing the risk that all of the income the Charity is entitled to in the year is not correctly stated in the accounts, through review of minutes of Trustee meetings, correspondence files and after date records, for any entitlement to donations/legacies at the year-end that are due to be received after the year end, and through performing an analytical review of income received to highlight unexpected variances.

We identified the following areas as those most likely to have a material impact on the financial statements: Charities Act, Care Quality Commission (CQC) Regulations, Health and Safety at Work Act 1974 and Food Safety Act 1990.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor%E2%80%99s-responsibilities-for. This description forms part of our auditor's report.

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INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES

OF

JAH-JIREH CHARITY HOMES

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

MHA Audit Services LLP
Statutory Auditor

14 Mannin Way
Lancaster
Lancashire
LA1 3SW

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MHA is the trading name of MHA Audit Services LLP, a limited liability partnership in England and Wales. (registered number OC455542)

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JAH-JIREH CHARITY HOMES

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2024

	Note	Un-restricted funds £	Designated Funds £	Restricted Funds £	Total funds 2024 £	Total funds 2023 £
Income and endowments from:						
Donations and legacies	2	**251,341**	**1,584**	**-**	**252,925**	141,416
Charitable activities						
Rents received		**45,738**	**-**	**-**	**45,738**	38,050
Residents charges		**6,528,965**	**-**	**-**	**6,528,965**	5,703,773
Investments						
Interest – savings accounts		**85,571**	**-**	**-**	**85,571**	74,309
Other income						
Infection Control Fund		**-**	-	**-**	**-**	1,352
Total income and endowments		**6,911,615**	**1,584**	**-**	**6,913,199**	5,958,900
Expenditure on:						
Charitable activities	3	**6,807,106**	**-**	**13,752**	**6,820,858**	5,942,751
Total expenditure		**6,807,106**	**-**	**13,752**	**6,820,858**	5,942,751
Net income/(expenditure)		**104,509**	**1,584**	**(13,752)**	**92,341**	16,149
Transfers between funds		**-**	**-**	**-**	**-**	-
Net movement in funds		**104,509**	**1,584**	**(13,752)**	**92,341**	16,149
Reconciliation of funds:						
Total funds brought forward		5,834,690	162,548	49,136	6,046,374	6,030,225
Total funds carried forward		**5,939,199**	**164,132**	**35,384**	**6,138,715**	6,046,374

All income and expenditure derive from continuing activities.

All gains and losses recognised in each period are included above.

The notes on pages 14 to 25 form part of these financial statements.

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JAH-JIREH CHARITY HOMES

BALANCE SHEET

31 DECEMBER 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	10		**6,745,296**		6,779,846
Current assets					
Stocks	11	**1,950**		1,950	
Debtors	12	**563,601**		319,914	
Saving accounts		**1,876,432**		1,945,834	
Cash at bank and in hand		**182,282**		237,916	
		2,624,265		2,505,614	
Creditors: amounts falling due within one year	13	**(962,185)**		(701,786)	
Net current assets			**1,662,080**		1,803,828
Total assets less current liabilities			**8,407,376**		8,583,674
Creditors: amounts falling due after more than one year	14		**(2,268,661)**		(2,537,300)
Net assets			**6,138,715**		6,046,374
Charity Funds					
Unrestricted funds			**5,939,199**		5,834,690
Designated funds			**164,132**		162,548
Restricted funds			**35,384**		49,136
Total charity funds	16		**6,138,715**		6,046,374

These financial statements were approved and authorised for issue by the board of trustees on ····July·18,·2025·····

Signed on behalf of the board of trustees

J Stacey

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J Stacey – Chairman

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JAH-JIREH CHARITY HOMES

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2024

	2024		2023	
	£	£	£	£
Reconciliation of net income to net cash flow from operating activities				
Net income for the year		**92,341**		16,149
Depreciation of tangible fixed assets		**265,731**		252,583
(Increase) / decrease in debtors		**(243,686)**		(24,933)
(Increase) / decrease in creditors		**247,897**		(33,211)
Loan Balance written off		**(2,000)**		-
Net cash flow from operating activities		**360,283**		210,588
Cash flow from investing activities				
Payments to acquire tangible fixed assets	**(231,182)**		(152,829)	
Net cash flow from investing activities		**(231,182)**		(152,829)
Cash flow from financing activities				
Repayment of long-term loans	**(254,137)**		(240,000)	
Net cash flow from financing activities		**(254,137)**		(240,000)
Net (decrease)/increase in cash and cash equivalents		**(125,036)**		(182,241)
Cash and cash equivalents at 1 Jan		**2,183,750**		2,365,991
Cash and cash equivalents at 31 Dec		**2,058,714**		2,183,750
Cash and cash equivalents consists of:				
Savings accounts		**1,876,432**		1,945,834
Cash at bank and in hand		**182,282**		237,916
Cash and cash equivalents at 31 Dec		**2,058,714**		2,183,750

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1 Summary of significant accounting policies

General information and basis of preparation

Jah-Jireh Charity Homes is a registered charity in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are detailed on page 3 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

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 prepared in sterling which is the functional currency of the charity.

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.

Funds

Unrestricted funds 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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 cost 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.

Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

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For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

Wherever possible residents are charged a full fee, subject to the availability of local authority funding and the use of charitable donations where residents and their families are not able to afford fees.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes residential home care costs; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on an insert detail basis and other overheads have been allocated on an insert detail basis.

The analysis of these costs is included in note 4.

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Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended:

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

- Freehold land and buildings - Nil on land, 2% of cost of buildings
- Leasehold land and buildings - 2% on cost
- Plant, equipment and fixtures - 20% - 33% on cost per annum
- Motor vehicles - 25% of reducing balance

Investments

Current asset investments are short term highly liquid investments and are held at market value under investments. These include cash on deposit and cash equivalents with a maturity of less than one year.

Stocks

Stocks consist of consumables and are stated at the lower of cost and net realisable value.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

Concessionary loans

Concessionary loans include those receivable / payable / receivable and payable to a third party / parties which are interest free or below market interest rates and are made to advance charitable purposes. Where the loan is repayable on demand within one year, the loan is measured at cost, less impairment. Where the loan is repayable after more than one year, the loan is initially measured at fair value and subsequently measured at amortised cost using the effective interest rate method, less impairment.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Leases

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

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Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

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 and are confident there is sufficient evidence to conclude the charity is able to continue as a going concern.

Budgets and Forecasts have been prepared on a worst, likely and best-case scenarios. In all scenarios a surplus is returned on the profit & loss accounts.

Financial pressures from energy costs are being managed by revised contracts in 2024 that are fixed at competitive rates. Increases from other costs in relation to inflation are being offset by increase in fee rates.

Regarding COVID any lack of future government support can be managed within surpluses or from reserves. Occupancy levels remain good and above average for the industry, we are confident occupancy levels will remain high due to the levels of waiting list we are holding for accommodation.

A high percentage of cash investments are retained in various short term accounts of up to 12 months. A high percentage of investment cash is distributed among banks to maximise the FSCS protection.

All loan and equipment lease payments are up to date.

The Trustees and management remain confident that the charity will remain a going concern for the foreseeable future and at least 12 months from the accounts approval.

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Change in entity status

At a future date, not yet determined, it is the intention of the Trustees to transfer the whole of the charitable trust (the aims and objectives in the trust document, the charitable trust assets and operations) into a 'Charitable Incorporated Organisation (CIO). All subsequent charitable activity will be recorded in the new entity.

No changes have been required to the financial statements in respect of this future event, and the Trustees do not consider there to be a material uncertainty at this time, and there is a reasonable expectation that the Charity has adequate resources to continue for the foreseeable future.

2 Income from donations and legacies

	Unrestricted funds	Designated funds	Restricted funds	Total 2024
Gifts	**95,453**	**1,584**	**-**	**97,037**
Legacies	**155,888**	**-**	**-**	**155,888**
	251,341	**1,584**	**-**	**252,925**

	Unrestricted funds	Designated funds	Restricted funds	Total 2023
Gifts	**117,502**	**1,784**	**-**	**119,286**
Legacies	**22,130**	**-**	**-**	**22,130**
	139,632	**1,784**	**-**	**141,416**

3 Analysis of expenditure on charitable activities

	Staff Costs	Depreciation	Support costs	Total funds
Residential home care costs - 2024	**3,752,857**	**265,731**	**2,802,270**	**6,820,858**
Residential home care costs - 2023	**3,325,451**	**252,583**	**2,364,717**	**5,942,751**

Expenditure on charitable activities was £6,820,858 (2023: £5,942,751) of which £6,807,106 (2023: £5,929,385) was attributable to general unrestricted funds, £nil (2023: £nil) was attributable to designated funds and £13,752 (2023: £13,366) was attributable to restricted funds.

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4 Allocation of support costs

	Residential home care costs 2024 £	Total funds 2024 £	Residential home care costs 2023 £	Total funds 2023 £
Governance	**23,786**	**23,786**	30,973	30,973
Finance	**168,843**	**168,843**	182,434	182,434
Residents costs	**1,602,594**	**1,602,594**	1,332,754	1,332,754
Property costs	**676,767**	**676,767**	699,780	699,780
Office costs	**330,280**	**330,280**	118,776	118,776
	2,802,270	**2,802,270**	2,364,717	2,364,717

5 Governance costs

	2024 £	2023 £
Audit fees	**18,600**	17,338
Accountancy and advisory fees	**1,493**	6,290
Professional indemnity insurance	**2,916**	6,485
Board of Trustees' meeting expenses	**777**	860
	23,786	30,973

6 Net income for the year

Net income is stated after charging / (crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	**265,731**	252,583
Gain on disposal of tangible fixed asset held for the charity's own use	**-**	-
Operating lease rentals	**39,788**	42,025

7 Auditor's remuneration

The auditors' remuneration of £20,093 (2023: £23,628) comprised £18,600 relating to audit services (2023: £17,338) and £1,494 (2023: £6,290) relating to accountancy and other services.

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8 Trustees' and key management personnel remuneration and expenses

During the year Mr M Donnelly, received remuneration and benefits in kind totalling £45,549 (2023: £44,512). Additionally, amounts totalling £27,608 (2023: £24,804) were paid to family members of Mr M Donnelly. During the year Mr J Stacey received remuneration and benefits in kind totalling £13,582 (2023: £12,936).

Legal authority to make such payments to Trustees is contained in the charity's Trust Deed.

The total amount of employee benefits received by key management personnel is £365,236 (2023: £363,146). The charity considers its key management personnel comprise of the chief executive officer, chair of trustees/property asset manager, finance manager, training & policy manager, and the business and care managers from each of the four homes.

None of the trustees are accruing pension arrangements (2023: none).

The reimbursement of trustees' expenses was as follows:

	2024 No.	**2023 No.**	**2024 £**	**2023 £**
Travel	**4**	4	**1261**	1,049
Subsistence	**1**	-	**-**	-
Accommodation	**-**	-	**465**	-
Other	**-**	-	**-**	-
	5	4	**1726**	1,049

Included above are £nil (2023: £nil) which have been paid directly to third parties.

9 Staff costs and employee benefits

The average monthly number of employees during the year was as follows:

	2024 No.	**2023 No.**
Charitable activities	**191**	188
	191	188

During the year, there was an average of 45 full-time employees (2023: 48), 146 part-time employees (2023: 140) and 126 full-time equivalent employees (2023: 120).

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The total staff costs and employees benefits were as follows:

	2024 £	2023 £
Wages and salaries	**3,445,118**	3,067,843
Social security	**251,728**	207,962
Defined contribution pension costs	**56,011**	49,646
	3,752,857	3,325,451

No employees received total employee benefits (excluding employer pension costs) of more than £60,000 in either the current or previous year.

10 Tangible fixed assets

	Freehold land and buildings	Long Leasehold land & buildings	Plant equipment and fixtures	Motor vehicles	Total
Cost					
At 1 January 2024	9,443,015	40,000	1,682,688	55,540	11,221,243
Additions	-	-	231,182	-	231,182
Disposals	-	-	-	-	-
At 31 December 2024	**9,443,015**	**40,000**	**1,913,870**	**55,540**	**11,452,425**
Depreciation					
At 1 January 2024	2,969,212	15,013	1,414,659	42,514	4,441,398
Charge for the year	153,789	640	108,046	3,256	265,731
On disposals	-	-	-	-	-
At 31 December 2024	**3,123,001**	**15,653**	**1,522,705**	**45,770**	**4,707,129**
Net book value					
At 31 December 2024	**6,320,014**	**24,347**	**391,165**	**9,770**	**6,745,296**
At 31 December 2023	6,473,803	24,987	268,029	13,026	6,779,846

All freehold and leasehold land/ buildings, together with plant, equipment, fixtures and motor vehicles are held as functional assets.

The trustees are confident, without having a professional valuation carried out, that the true value of the properties detailed in the financial statements is greater than the value stated in the financial statements, and use the insured rebuilding cost as a basis for this confidence.

Included in tangible fixed assets is land totalling £1,761,551 (2023: £1,761,551) which is not depreciated. Tangible fixed assets with a net book value of £6,344,361 (2023: £6,498,791) have been pledged as security for liabilities of the charity. The assets have restricted title.

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11 Stocks

	2024 £	2023 £
Finished goods	**1,950**	1,950

All stock held is for the provision of residential home care.

12 Debtors

	2024 £	2023 £
Trade debtors	**235,767**	99,534
Other debtors	**205,907**	101,563
Prepayments and accrued income	**121,927**	118,817
	563,601	319,914

13 Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	**275,567**	132,340
Other tax and social security	**50,571**	44,187
Accruals and deferred income	**150,784**	182,493
Concessionary loans payable	**-**	2,000
Other creditors	**2,776**	2,555
Fees received in advance	**214,217**	84,443
Bank loans	**268,270**	253,768
	962,185	701,786

Bank loans totalling £268,270 (2023: £253,768) are secured by a legal charge over certain freehold property of the charity.

The bank loan is currently repayable in monthly instalments over 10 years, due to be completely repaid in September 2032. The rate of interest on the loan is fixed at 5.74%.

The Concessionary loan payable was converted to a donation under the terms of the loan as the loanee passed away.

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14 Creditors: Amounts falling due after more than one year

	2024 £	2023 £
Bank loans and overdrafts		
Due within one to two years	**269,534**	268,634
Due within two to five years	**814,902**	811,302
Due after more than five years	**1,184,225**	1,457,364
	2,268,661	2,537,300

Bank loans totalling £2,268,661 (2023: £2,537,300) are secured by a legal charge over certain freehold property of the charity.

The bank loan is currently repayable in monthly instalments over 10 years, due to be completely repaid in September 2032. The rate of interest on the loan is fixed at 5.74%.

15 Operating leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
Not later than one year	**29,943**	28,723
Later than one year and not later than five years	**94,231**	98,880
Later than five years	**8,990**	27,733
	133,164	155,336

16 Fund reconciliation

	Balance at 1 Jan 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2024 £
Unrestricted funds	5,834,690	6,911,615	(6,807,106)	-	**5,939,199**
Designated funds					
Sth of England Project	162,548	1,584	-	-	**164,132**
Restricted Funds					
Infection Control Fund	49,136	-	(13,752)	-	**35,384**
Total funds	6,046,374	6,913,199	(6,820,858)	-	**6,138,715**

Designated funds

The South of England project funds represent funds received towards the proposed new home in the South of England. The fund has an over and an under subscription clause. This means that any funds over-subscribed can be put to the general use of the charity and any funds under-subscribed, which means the project cannot therefore proceed, can also be put to the general use of the charity, should this become necessary.

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Restricted funds

Infection Control Fund represents money given to the charity by Local Authorities for specific costs related to additional infection control activity related to the COVID pandemic.

	Balance at 1 Jan 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2023 £
Unrestricted funds	5,806,959	5,957,116	(5,929,385)	-	**5,834,690**
Designated funds					
South of England Project	160,764	1,784	-	-	**162,548**
Restricted Funds					
Infection Control Fund	62,502	-	(13,366)	-	**49,136**
Total funds	6,030,225	5,958,900	(5,942,751)	-	**6,046,374**

17 **Analysis of net assets (between unrestricted, designated and restricted funds)**

	Tangible fixed assets £	Other net assets £	2024 Total £
Unrestricted funds	6,745,296	(806,097)	**5,939,199**
Designated funds	-	164,132	**164,132**
Restricted funds	-	35,384	**35,384**
	6,745,296	(606,581)	**6,138,715**

	Tangible fixed assets £	Other net assets £	2023 Total £
Unrestricted funds	6,779,846	(945,156)	**5,834,690**
Designated funds	-	162,548	**162,548**
Restricted funds	-	49,136	**49,136**
	6,779,846	(733,472)	**6,046,374**

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18 Pension and other post-retirement benefits

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £56,011 (2023: £49,646).

19 Events after the end of the period

The charity is not aware of any legacy or other events after the period.

20 Related party transactions

Trustees are employed by the charity, their remuneration and benefits in kind are included in note 8.

During the year the charity received cash donations totalling £nil (2023: £nil) from trustees.

21 Capital Commitments

At 31 December 2024, there are no capital commitments.

22 Non Cash Donations

At 31 December 2024, the charity had no non-cash donations in the year.

23 Volunteers

At 31 December 2024, there are 2 regular volunteers who have covered roles that may have featured on the payroll, they cover the areas of media service and IT support, we estimate the value of the time spent to be in the region of £20,925.

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JAH-JIREH CHARITY HOMES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2024

		2024		2023
Income and endowments from:	£	£	£	£
Donations and legacies		**252,925**		141,416
Charitable activities				
Rents received		**45,738**		38,050
Residents charges		**6,528,965**		5,703,773
Investments				
Interest – savings accounts		**85,571**		74,309
Other Income				
Infection Control Fund		**-**		1,352
Total income and endowments		**6,913,199**		5,958,900
Expenditure on:				
Charitable activities				
Wages and salaries	**3,752,857**		3,325,451	
Agency costs	**978,597**		751,613	
Rent	**13,400**		13,401	
Rates, insurance and water	**167,826**		166,017	
Heat and light	**248,295**		316,167	
Repairs and renewals	**247,246**		204,194	
Food	**322,422**		314,447	
Nursing, cleaning and household supplies	**236,711**		216,537	
Software, Stationery, postage and telephone	**104,821**		65,737	
Motor and travel expenses	**41,093**		29,376	
Bank charges	**11,262**		10,614	
Bank loan interest	**153,083**		167,334	
Bank loan extension	**4,498**		4,486	
Sundry expenses	**23,771**		20,781	
Training costs	**19,607**		11,146	
Legal and professional fees	**184,391**		19,209	
Criminal records applications	**2,588**		3,864	
Registration fees	**18,873**		18,821	
Depreciation: Buildings	**154,429**		154,429	
Plant and fixtures	**108,046**		94,356	
Motor vehicles	**3,256**		3,798	
		6,797,072		5,911,778
Governance costs				
Audit fees	**18,600**		17,338	
Accountancy and advisory fees	**1,493**		6,290	
Professional indemnity insurance	**2,916**		6,485	
Board of trustees meeting expenses	**777**		860	
		23,786		30,973
Total expenditure		**6,820,858**		5,942,751
Net income for the year		**92,341**		16,149

JAH-JIREH CHARITY HOMES

England & Wales - Charity number 1062023

Accounts

Docusign Envelope ID: 9C4488C8-8244-4D7E-84CE-0AE068C6D229

Charity registration number: 1062023

JAH-JIREH CHARITY HOMES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2023

Docusign Envelope ID: 9C4488C8-8244-4D7E-84CE-0AE068C6D229

JAH-JIREH CHARITY HOMES

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The following pages do not form part of the financial statements:

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JAH-JIREH CHARITY HOMES

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Jah-Jireh Charity Homes
Charity registration number	1062023
Trustees	P J Cutting R Jones C Stringer J Stacey - Chairman R Telles C Bland G Cockshott L Chadwick M Donnelly
Chief executive officer	M Donnelly
Registered office	317 Lytham Road Warton Preston PR4 1TE
Auditor	MHA Chartered Accountants & Statutory Auditors 14 Mannin Way Lancaster Business Park Lancaster LA1 3SW
Bankers	National Westminster Bank plc 13 Whitegate Drive Blackpool FY3 9AG
Solicitors	Roland Robinsons and Fentons 85-89 Adelaide Street Blackpool FY1 4LX

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JAH-JIREH CHARITY HOMES

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2023

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Structure, governance and management

Governing document

Jah-Jireh Charity Homes is governed by a Trust Deed dated 1 April 1997 as amended by a supplemental deed dated 25 February 2005. The charity is registered under the name Jah-Jireh Charity Homes with the Charity Commission (charity number 1062023).

Recruitment, appointment, induction and training of trustees

The minimum number of trustees shall be four with no maximum number. The trustees must be a respected member of a Congregation of Jehovah's Witnesses and shall remain so and be in good standing. Trustees are appointed by a resolution of a meeting of the trustees. A memorandum of his appointment shall be signed by the persons present at such meeting and every new trustee, before acting in the trust of the deed must sign the minute book for which provision is made, a declaration of acceptance and of willingness to act in the trusts declared in the trust deed.

Whilst it is likely that our trustee appointments will be current or previous trustees of another charity and therefore have relevant experience, we nonetheless share with them the Charity Commission Trustee Welcome Pack, a copy of the Trust Deed, the current charity registration with the Charity Commission, copies of previous meeting minutes and background to the work of the charity. Further training will be considered as it is identified. The Trustees hold a range of professional qualifications including in accountancy, law and civil engineering.

Organisational structure

The trustees who served during the year are shown on page 1. The trustees meet at least twice a year. In addition, there are various committees that support the trustees. The current committees are Operations, Finance, Buildings, Legal, Media and International. The committees are made up of trustees and some head office staff. Day to day decisions are made by the Executive Committee and are assisted by staff at the head office and homes of the charity.

Related parties

The trustees provide advice and assistance to Jehovah's Witness communities internationally and at home, including direct visits to explain and replicate the Jah-Jireh Charity Homes experience.

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Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen the risks.

Remuneration of key management personnel

The charity considers its key management personnel to comprise of an Executive Committee (consisting of Chief Executive Officer, Policy and Compliance Manager and Head of Finance) and the Home management of each location (consisting of the Registered Care Manager and the Business Manager). Remuneration of the Executive Committee is approved by a sub-committee of the Trustees. The Home management is set in reference with the market rate for the specific role and is reviewed annually by the Executive Committee.

Objectives and activities

Objects

The objects of the charity are:

- The provision of care facilities for Jehovah's Witnesses in good standing who have need of such facilities by reason of their age, infirmity or economic circumstances;
- The advancement of Christian religion as practised by Jehovah's Witnesses; and
- The relieving of Jehovah's Witnesses in hardship and/or distress.

Aims

The charity aims to continue its work in accordance with its charitable objects, so long as funding is available. It is looking to develop its existing portfolio of care homes as well as further development of land which is owned by the charity.

Objectives for the year

Each year the trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission’s general guidance on public benefit and in particular its supplementary public guidance on public benefit and fee charging and the advancement of religion for the public benefit.

The trustees consider the beliefs and practises of the Christian religion, as practised by Jehovah’s Witnesses, assist in the advancement of religion for the purposes of charity law, and promote morals and ethics of the Christian faith which can have a positive impact on society as a whole.

The charity's main objectives for the year were to:-

- Make places available for those members of the Jehovah’s Witness community in need of such a provision on a full-time or respite basis;
- Progress analysis of any potential development sites that arise for a care home facility in the South-East of England;
- Continuing the programme of refurbishing existing homes, with particular emphasis on safety and enhancements to support staff training and the use of A/V for the use of spiritual activities.
- Improvements to the care provision to work towards and achieve improved ratings with the regulators.
- Continuing to manage the impact from infection outbreaks.

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Significant activities for achieving objectives

The charity is continuing to pursue the above objectives through actively seeking voluntary donation and maximising fee income through various initiatives. In addition, the introduction of technology to care planning and delivery, medications management, staff and agency rotas and a range of other administrative functions. Enhancements to support staff through an improved training and audit provision and provider oversight.

Volunteers

Due to the increasing demands on the charity, a program has been put in place to enable those who are able to volunteer their time to assist the homes. This can include assisting with small maintenance tasks at the homes or visiting the residents. All volunteers are given appropriate training and are not remunerated.

Achievements and performance

In December 2022, we successfully achieved government registration as an Overseas Sponsor. This will continue to help in the recruitment of more full-time staff.

Financial review

The statement of financial activities on page 11 (SOFA) shows net incoming resources of £16,149 (2022: £34,424). Occupancy of homes averaged 91.1% (2022: 93.1%).

During 2023, the income has increased roughly in line with fee uplifts of around 8-9%

A significant impact on staffing expenditure continues to be in relation to higher than expected agency requirements to cover staffing shortfalls. A number of measures have been introduced to reduce this area of expenditure.

Reserves policy

It is the policy of the charity to maintain unrestricted funds to cover any emergency repairs which may arise from time to time, together with utilising these with a view to developing additional facilities. The charity continues to build up reserves to provide subsidised places to those service users who cannot afford our full fees and have been refused funding from local authorities.

The amount of cash reserves held at the year ended 31 December 2023 is £2,183,750, which is held for the reasons stated above. The cash reserves are equivalent to just about five months expenditure, which the trustees consider to be reasonable for continued operations.

The total amount of funds held includes designated funds of £162,548. The designated funds comprise funds received towards the proposed new home in the South of England.

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We carried forward balances for committed LA grants. We still hold £49,136 which relates to grants received from Local Authorities. This relates to the monies designated for the safe visiting facilities that were put on hold in 2021, and re-started late 2023 for completion in 2024.

Principal funding sources

The charity's principal funding sources continue to be from local authority funding, residents' charges and voluntary donations.

With regard to fundraising no professional fundraising organisations are used in any of our activities. We do not solicit funds, all donations are voluntary. Payment methods offered include; card payment via Paypal online and over the telephone using a third party service; payroll giving; direct payment from banks and cash and cheques deposited in donation boxes within our homes, or sent to head office.

Plans for future periods

The charity plans to continue to provide a good standard of care, remunerate its staff appropriately and develop their skills as well as continuing to plan to develop other homes and sheltered accommodation/assisted living if this continues to be practicable. The charity plans to continue providing respite and charitably funded care beds through donated income. In addition, the Trustees will continue to assist and support other members of the international Jehovah's Witness community where and when such support is required. The cost of such support will remain entirely at the discretion of the Trustees.

The Chairty plans to set up a Charitable Incorporated Organisation (CIO), with a current planned transfer date of assets and operational aspects of the current charitable trust of 31st December 2024.

Plans for Handling COVID Post - Pandemic

We have specific policies and procedures in place to manage infection control of the COVID and other virus outbreaks. The key risk from a financial perspective relate to a loss of income due to a higher number of deaths of residents or restrictions to admissions. All staff and the majority of residents have been vaccinated and will continue to be offered boosters this should reduce the risk to occupancy levels.

We have decided to continue bookable Respite from 2024 in our Merthyr home, and emergency respite in all other homes, if rooms are available.

We are confident in maintaining good levels of occupancy and being able to manage the potential increased costs following the Governments withdrawal of PPE support. The situation is being constantly monitored and reported to management weekly, monthly meetings are being held with the managers.

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Trustees' responsibilities

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity 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 in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Auditor

Following the merger of MHA Moore & Smalley with MHA, the company's independent auditor has now become MHA.

A resolution to reappoint MHA as independent auditor will be proposed at the next Annual General Meeting.

On behalf of the board Signed by: Jeffrey Stacey D3072ED4EDB445D...

J Stacey - Chairman of the Board of Trustees

October 5, 2024

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Opinion

We have audited the financial statements of Jah-Jireh Charity Homes (the 'charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in the preparation of the charity's financial statements is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The *Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).*

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

As explained in note 20, the trustees have expressed an intention to transfer the whole of the charitable trust into a 'Charitable Incorporated Organisation (CIO)'. In undertaking our going concern assessment, we have considered the application of the requirements of the accounting standard to the circumstances of the charity. As an unincorporated charity, this is not a separate legal entity and, as the intention is for the charitable activities to continue through the CIO, we have concluded that the trustees' use of the going concern basis in the preparation of the financial statements remains appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees' annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

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Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the trustees' annual report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 6, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

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- enquiring of management and those charged with governance of any actual and potential litigation and claims;
- reviewing the financial statement disclosures and testing of supporting documentation to assess compliance with relevant laws and regulations. For Jah-Jireh Charity Homes we consider these to be the Charities Act 2011, Care Quality Commission (CQC) Regulations, Health and Safety at Work Act 1974 and Food Safety Act 1990. In addition, we consider compliance with employee legislation, as fundamental to the Charity's operations;
- assessing whether the judgements made in making accounting estimates are indicative of any potential bias;
- auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business;
- auditing the risk of fraud in income, including through performing transaction testing, cut off testing, by reviewing credit notes raised after the year end, and by re-calculating accrued and deferred income, to ensure income is complete in the financial statements and recognised in the correct accounting period; and
- auditing the risk that all of the income the Charity is entitled to in the year is not correctly stated in the accounts, through review of minutes of Trustee meetings, correspondence files and after date records, for any entitlement to donations/legacies at the year-end that are due to be received after the year end, and through performing an analytical review of income received to highlight unexpected variances.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the financial statements is located on the FRC's website at: www.frc.org.uk/auditorsresponsibilities . This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

MHA

MHA
Statutory Auditor
14 Mannin Way
Lancaster Business Park
Lancaster
LA1 3SW

October 14, 2024

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

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JAH-JIREH CHARITY HOMES

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2023

	Note	Un-restricted funds £	Designated Funds £	Restricted Funds £	Total funds 2023 £	Total funds 2022 £
Income and endowments from:						
Donations and legacies	2	**139,632**	**1,784**	**-**	**141,416**	179,120
Charitable activities						
Rents received		**38,050**	**-**	**-**	**38,050**	33,162
Residents charges		**5,703,773**	**-**	**-**	**5,703,773**	5,231,682
Investments						
Interest – savings accounts		**74,309**	**-**	**-**	**74,309**	21,659
Other income						
Covid payments from Councils		**-**	**-**	**-**	**-**	2,420
Infection Control Fund		**1,352**	**-**	**-**	**1,352**	68,000
Wales Care Worker Support		**-**	**-**	**-**	**-**	51,983
Total income and endowments		**5,957,116**	**1,784**	**-**	**5,958,900**	5,588,026
Expenditure on:						
Charitable activities	3	**5,929,385**	**-**	**13,366**	**5,942,751**	5,553,602
Total expenditure		**5,929,385**	**-**	**13,366**	**5,942,751**	5,553,602
Net income/(expenditure)		**27,731**	**1,784**	**(13,366)**	**16,149**	34,424
Transfers between funds		**-**	**-**	**-**	**-**	-
Net movement in funds		**27,731**	**1,784**	**(13,366)**	**16,149**	34,424
Reconciliation of funds:						
Total funds brought forward		5,806,959	160,764	62,502	6,030,225	5,995,801
Total funds carried forward		**5,834,690**	**162,548**	**49,136**	**6,046,374**	6,030,225

All income and expenditure derive from continuing activities.

All gains and losses recognised in each period are included above.

The notes on pages 14 to 27 form part of these financial statements.

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JAH-JIREH CHARITY HOMES

BALANCE SHEET

31 DECEMBER 2023

	Note	2023 £	2023 £	2022 £	2022 £
Fixed assets					
Tangible assets	10		**6,779,846**		6,879,600
Current assets					
Stocks	11	**1,950**		1,950	
Debtors	12	**319,914**		294,981	
Saving accounts		**1,945,834**		2,012,802	
Cash at bank and in hand		**237,916**		353,189	
		2,505,614		2,662,922	
Creditors: amounts falling due within one year	13	**(701,786)**		(721,141)	
Net current assets			**1,803,828**		1,941,781
Total assets less current liabilities			**8,583,674**		8,821,381
Creditors: amounts falling due after more than one year	14		**(2,537,300)**		(2,791,156)
Net assets			**6,046,374**		6,030,225
Charity Funds					
Unrestricted funds			**5,834,690**		5,806,959
Designated funds			**162,548**		160,764
Restricted funds			**49,136**		62,502
Total charity funds	16		**6,046,374**		6,030,225

These financial statements were approved and authorised for issue by the board of trustees on .....October 5, 2024

Signed on behalf of the board of trustees

Signed by:
Jeffrey Stacey
.....D5072ED4EDB445D.....
J Stacey – Chairman

The notes on pages 14 to 27 form part of these financial statements

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JAH-JIREH CHARITY HOMES

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2023

	2023		2022	
	£	£	£	£
Reconciliation of net income to net cash flow from operating activities				
Net income for the year		**16,149**		34,424
Depreciation of tangible fixed assets		**252,583**		238,428
Surplus on sale of tangible fixed assets		**-**		-
(Increase) / decrease in debtors		**(24,933)**		(130,532)
(Increase) / decrease in creditors		**(33,211)**		95,262
Net cash flow from operating activities		**210,588**		237,582
Cash flow from investing activities				
Receipts from sale of tangible fixed assets	**-**		-	
Payments to acquire tangible fixed assets	**(152,829)**		(145,632)	
Net cash flow from investing activities		**(152,829)**		(145,632)
Cash flow from financing activities				
Proceeds of new long-term loan	**-**		3,100,000	
Repayment of long-term loans	**(240,000)**		(3,378,581)	
Net cash flow from financing activities		**(240,000)**		(278,581)
Net (decrease)/increase in cash and cash equivalents		**(182,241)**		(186,631)
Cash and cash equivalents at 1 Jan		**2,365,991**		2,552,622
Cash and cash equivalents at 31 Dec		**2,183,750**		2,365,991
Cash and cash equivalents consists of:				
Savings accounts		**1,945,834**		2,012,802
Cash at bank and in hand		**237,916**		353,189
Cash and cash equivalents at 31 Dec		**2,183,750**		2,365,991

The notes on pages 14 to 27 form part of these financial statements

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1 Summary of significant accounting policies

General information and basis of preparation

Jah-Jireh Charity Homes is a registered charity in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are detailed on page 3 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

As explained in note 20 'Charitable Incorporated Organisation conversion' to the financial statements the charity has expressed an intention to, subject to finalising an impact assessment, transfer the whole of the charitable trust into a 'Charitable Incorporated Organisation (CIO). As an unincorporated charity, this is not a separate legal entity and, as the intention is for the charitable activities to continue through the CIO the accounts continue to be prepared on a going concern basis.

The Trustees do not consider there to be a material uncertainty at this time, and there is a reasonable expectation that the Charity has adequate resources to continue for the foreseeable future.

The financial statements are prepared under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

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.

Funds

Unrestricted funds 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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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 cost 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.

Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

Wherever possible residents are charged a full fee, subject to the availability of local authority funding and the use of charitable donations where residents and their families are not able to afford fees.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes residential home care costs; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

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Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on an insert detail basis and other overheads have been allocated on an insert detail basis.

The analysis of these costs is included in note 5.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended:

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

- Freehold land and buildings - Nil on land, 2% of cost of buildings
- Leasehold land and buildings - 2% on cost
- Plant, equipment and fixtures - 20% - 33% on cost per annum
- Motor vehicles - 25% of reducing balance

Investments

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

Stocks

Stocks consist of consumables and are stated at the lower of cost and net realisable value.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

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Concessionary loans

Concessionary loans include those payable to a third party which are interest free or below market interest rates and are made to advance charitable purposes. Where the loan is repayable on demand within one year, the loan is measured at cost, less impairment. Where the loan is repayable after more than one year, the loan is initially measured at fair value and subsequently measured at amortised cost using the effective interest rate method, less impairment.

Leases

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

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2 Judgements and key sources of estimation uncertainty

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key assumptions, judgements and estimates

In the opinion of the Trustees' there have been no significant judgements (apart from those involving estimates) made in the process of applying the above accounting policies.

There have been no key assumptions concerning future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

3 Income from donations and legacies

	Unrestricted funds	Designated funds	Restricted funds	Total 2023
Gifts	**117,502**	**1,784**	**-**	**119,286**
Legacies	**22,130**	**-**	**-**	**22,130**
	139,632	**1,784**	**-**	**141,416**

	Unrestricted funds	Designated funds	Restricted funds	Total 2022
Gifts	**75,117**	**1,854**	**-**	**76,971**
Legacies	**102,149**	**-**	**-**	**102,149**
	177,266	**1,854**	**-**	**179,120**

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4 Analysis of expenditure on charitable activities

	Staff Costs	Depreciation	Support costs	Total funds
Residential home care costs - 2023	**3,325,451**	**252,583**	**2,364,717**	**5,942,751**
Residential home care costs - 2022	**3,021,130**	**238,428**	**2,294,044**	**5,553,602**

Expenditure on charitable activities was £5,942,751 (2022: £5,553,602) of which £5,929,385 (2022: £5,394,021) was attributable to general unrestricted funds, £nil (2022: £nil) was attributable to designated funds and £13,366 (2022: £159,581) was attributable to restricted funds.

5 Allocation of support costs

	Residential home care costs 2023 £	Total funds 2023 £	Residential home care costs 2022 £	Total funds 2022 £
Governance	**30,973**	**30,973**	27,362	27,362
Finance	**182,434**	**182,434**	138,180	138,180
Residents costs	**1,332,754**	**1,332,754**	1,405,983	1,405,983
Property costs	**699,780**	**699,780**	570,784	570,784
Office costs	**118,776**	**118,776**	151,735	151,735
	2,364,717	**2,364,717**	2,294,044	2,294,044

6 Governance costs

	2023 £	2022 £
Audit fees	**17,338**	15,025
Accountancy and advisory fees	**6,290**	4,468
Professional indemnity insurance	**6,485**	6,794
Board of Trustees' meeting expenses	**860**	1,075
	30,973	27,362

Docusign Envelope ID: 9C4488C8-8244-4D7E-84CE-0AE068C6D229

7 Net income for the year

Net income is stated after charging / (crediting):

	2023 £	2022 £
Depreciation of tangible fixed assets	**252,583**	238,428
Operating lease rentals	**42,025**	39,520

8 Auditor's remuneration

The auditors' remuneration of £23,628 (2022: £19,493) comprised £17,338 relating to audit services (2022: £15,025) and £6,290 (2022: £4,468) relating to accountancy and other services.

9 Trustees' and key management personnel remuneration and expenses

During the year Mr M Donnelly, received remuneration and benefits in kind totalling £44,512 (2022: £33,658). Additionally, amounts totalling £24,804 (2022: £20,272) were paid to family members of Mr M Donnelly. During the year Mr J Stacey received remuneration and benefits in kind totalling £12,936 (2022: £12,480).

Legal authority to make such payments to Trustees is contained in the charity's Trust Deed.

The total amount of employee benefits received by key management personnel is £363,146 (2022: £304,534). The charity considers its key management personnel comprise of the chief executive officer, chair of trustees/property asset manager, finance manager, training & policy manager, and the business and care managers from each of the four homes.

None of the trustees are accruing pension arrangements (2022: none).

The reimbursement of trustees' expenses was as follows:

	2023 No.	2022 No.	2023 £	2022 £
Travel	**4**	4	**1,049**	994
Subsistence	**-**	1	**-**	127
Accommodation	**-**	1	**-**	150
Other	**-**	-	**-**	-
	4	6	**1,049**	1,271

Included above are £nil (2022: £nil) which have been paid directly to third parties.

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10 Staff costs and employee benefits

The average monthly number of employees during the year was as follows:

	2023 No.	2022 No.
Charitable activities	**188**	177
	188	177

During the year, there was an average of 48 full-time employees (2022: 41), 140 part-time employees (2022: 136) and 120 full-time equivalent employees (2022: 116).

The total staff costs and employees benefits were as follows:

	2023 £	2022 £
Wages and salaries	**3,067,843**	2,781,943
Social security	**207,961**	194,985
Defined contribution pension costs	**49,646**	44,202
	3,325,451	3,021,130

No employees received total employee benefits (excluding employer pension costs) of more than £60,000 in either the current or previous year.

Docusign Envelope ID: 9C4488C8-8244-4D7E-84CE-0AE068C6D229

11 Tangible fixed assets

	Freehold land and buildings	Long Leasehold land & buildings	Plant equipment and fixtures	Motor vehicles	Total
Cost					
At 1 January 2023	9,443,015	40,000	1,539,659	45,740	11,068,414
Additions	-	-	143,029	9,800	152,829
Disposals	-	-	-	-	-
At 31 December 2023	**9,443,015**	**40,000**	**1,682,688**	**55,540**	**11,221,243**
Depreciation					
At 1 January 2023	2,815,423	14,373	1,320,302	38,716	4,188,814
Charge for the year	153,789	640	94,356	3,798	252,583
On disposals	-	-	-	-	-
At 31 December 2023	**2,969,212**	**15,013**	**1,414,659**	**42,514**	**4,441,397**
Net book value					
At 31 December 2023	**6,473,803**	**24,987**	**268,029**	**13,026**	**6,779,846**
At 31 December 2022	6,627,592	25,627	219,357	7,024	6,879,600

All freehold and leasehold land/ buildings, together with plant, equipment, fixtures and motor vehicles are held as functional assets.

The trustees are confident, without having a professional valuation carried out, that the true value of the properties detailed in the financial statements is greater than the value stated in the financial statements, and use the insured rebuilding cost as a basis for this confidence.

Included in tangible fixed assets is land totalling £1,761,551 (2022: £1,761,551) which is not depreciated. Tangible fixed assets with a net book value of £6,498,790 (2022: £6,653,219) have been pledged as security for liabilities of the charity. The assets have restricted title.

The carrying value of the above fixed assets is not impacted by the proposed transfer of the whole of the charitable trust (including its charitable trust assets) into a Charitable Incorporated Organisation (CIO) as detailed in note 20 ‘Charitable Incorporated Organisation conversion’ of the financial statements, and since there are no intentions to sell any properties, they can be left to be classified within fixed assets.

Docusign Envelope ID: 9C4488C8-8244-4D7E-84CE-0AE068C6D229

12 Stocks

	2023 £	2022 £
Finished goods	**1,950**	1,950

All stock held is for the provision of residential home care.

13 Debtors

	2023 £	2022 £
Trade debtors	**99,534**	122,254
Other debtors	**101,563**	37,668
Prepayments and accrued income	**118,817**	135,059
	319,914	294,981

14 Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	**132,340**	199,436
Other tax and social security	**44,187**	34,995
Accruals and deferred income	**182,493**	158,967
Concessionary loans payable	**2,000**	2,000
Other creditors	**2,555**	2,305
Fees received in advance	**84,443**	83,526
Bank loans	**253,768**	239,912
	701,786	721,141

Bank loans totalling £2,791,068 (2022: £3,031,068) are secured by a legal charge over certain freehold property of the charity.

The bank loan is currently repayable in monthly instalments over 10 years, due to be completely repaid in September 2032. The rate of interest on the loan is fixed at 5.74%.

The Concessionary loan payable totals £2,000 which is a single unsecured loan repayable on demand with no on-going repayable element. All concessionary loans payable are interest free.

Docusign Envelope ID: 9C4488C8-8244-4D7E-84CE-0AE068C6D229

15 Creditors: Amounts falling due after more than one year

	2023 £	2022 £
Bank loans and overdrafts		
Due within one to two years	**268,634**	253,931
Due within two to five years	**811,302**	861,281
Due after more than five years	**1,457,364**	1,675,944
	2,537,300	2,791,156

16 Operating leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Not later than one year	**28,723**	24,697
Later than one year and not later than five years	**98,880**	97,532
Later than five years	**27,733**	38,085
	155,336	160,314

17 Fund reconciliation

	Balance at 1 Jan 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2023 £
Unrestricted funds	5,806,959	5,957,116	(5,929,385)	-	**5,834,690**
Designated funds					
South of England Project	160,764	1,784	-	-	**162,548**
Restricted Funds					
Infection Control Fund	62,502	-	(13,366)	-	**49,136**
Total funds	6,030,225	5,958,900	(5,942,751)	-	**6,046,374**

Designated funds

The South of England project funds represent funds received towards the proposed new home in the South of England. The fund has an over and an under subscription clause. This means that any funds over-subscribed can be put to the general use of the charity and any funds under-subscribed, which means the project cannot therefore proceed, can also be put to the general use of the charity, should this become necessary.

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Restricted funds
Infection Control Fund represents money given to the charity by Local Authorities for specific costs related to additional infection control activity related to the COVID pandemic.

	Balance at 1 Jan 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2022 £
Unrestricted funds	5,734,791	5,466,189	(5,394,021)	-	**5,806,959**
Designated funds					
South of England Project	158,910	1,854	-	-	**160,764**
Restricted Funds					
Infection Control Fund	62,502	68,000	(68,000)	-	**62,502**
Merthyr Legacy	39,598	-	(39,598)	-	**-**
Wales Care Workers		51,983	(51,983)	-	**-**
Total funds	5,995,801	5,588,026	(5,553,602)	-	**6,030,225**

Restricted funds

Merthyr legacy funds represent a restricted legacy for payment towards the unspecified costs relating to the running of the Merthyr home.

Wales Care Workers funds represent money given by the Welsh Government to recognise the contribution of care workers during the COVID pandemic.

18 **Analysis of net assets (between unrestricted, designated and restricted funds)**

	Tangible fixed assets £	Other net assets £	2023 Total £
Unrestricted funds	6.779,846	(945,156)	**5,834,690**
Designated funds	-	162,548	**162,548**
Restricted funds	-	49,136	**49,136**
	6,779,846	(733,472)	**6,046,374**

Docusign Envelope ID: 9C4488C8-8244-4D7E-84CE-0AE068C6D229

	Tangible fixed assets £	Other net assets £	2022 Total £
Unrestricted funds	6,879,600	(1,072,641)	**5,806,959**
Designated funds	-	160,764	**160,764**
Restricted funds	-	62,502	**62,502**
	6,879,600	(849,375)	**6,030,225**

19 Pension and other post-retirement benefits

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £49,646 (2022: £44,202).

20 Charitable Incorporated Organisation conversion

The charity plans, subject to finalising an impact assessment, to transfer the whole of the charitable trust (the aims and objectives in the trust document, the charitable trust assets and operations) into a 'Charitable Incorporated Organisation (CIO)'. The currently planned date is 31st December 2024 however this may be changed to a later date following the impact assessment.

21 Related party transactions

Trustees are employed by the charity, their remuneration and benefits in kind are included in note 8.

During the year the charity received cash donations totalling £nil (2022: £nil) from trustees.

22 Capital Commitments

At the 31 December 2023, there are capital commitments of just over £76.5K regarding the upgrade of fire doors at the Blackpool Home and the Wigan Home.

23 Non Cash Donations

At the 31 December 2023, the charity had received a donation of a virtually brand new Opera Profile Bed from a private individual which is now in the Wigan Home.

24 Volunteers

At the 31 December 2023, there are 2 regular volunteers who have covered roles that may have featured on the payroll, they cover the areas of media service and IT support, we estimate the value of the time spent to be in the region of £19,203.

Docusign Envelope ID: 9C4488C8-8244-4D7E-84CE-0AE068C6D229

JAH-JIREH CHARITY HOMES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2023

		2023		2022	
Income and endowments from:		**£**	**£**	**£**	**£**
Donations and legacies			**141,416**		179,120
Charitable activities					
Rents received			**38,050**		33,162
Residents charges			**5,703,773**		5,231,682
Investments					
Interest – savings accounts			**74,309**		21,659
Other Income					
Gain on disposal of tangible fixed asset held for the charity's own use			**-**		-
Covid payments from Councils			**-**		2,420
Infection Control Fund			**1,352**		68,000
Wales Care Worker Support			**-**		51,983
Total income and endowments			**5,958,900**		5,588,026
Expenditure on:					
Charitable activities					
Wages and salaries		**3,325,451**		3,021,130	
Agency costs		**751,613**		860,865	
Rent		**13,401**		12,635	
Rates, insurance and water		**166,017**		151,477	
Heat and light		**316,167**		218,744	
Repairs and renewals		**204,194**		206,653	
Food		**314,447**		294,306	
Nursing, cleaning and household supplies		**216,537**		190,245	
Stationery, postage and telephone		**65,737**		68,011	
Motor and travel expenses		**29,375**		40,084	
Bank charges		**10,614**		7,075	
Bank loan interest		**167,334**		129,937	
Bank loan extension		**4,486**		1,168	
Sundry expenses		**20,782**		35,637	
Training costs		**11,146**		15,232	
Legal and professional fees		**19,209**		10,574	
Criminal records applications		**3,864**		5,192	
Registration fees		**18,821**		18,847	
Depreciation:	Buildings	**154,429**		154,429	
	Plant and fixtures	**94,356**		81,658	
	Motor vehicles	**3,798**		2,341	
			5,911,778		5,526,240
Governance costs					
Audit fees		**17,338**		15,025	
Accountancy and advisory fees		**6,290**		4,468	
Professional indemnity insurance		**6,485**		6,794	
Board of trustees meeting expenses		**860**		1,075	
			30,973		27,362
Total expenditure			**5,942,751**		5,553,602
Net income for the year			**16,149**		34,424

JAH-JIREH CHARITY HOMES

England & Wales - Charity number 1062023

Accounts

Charity registration number: 1062023

JAH-JIREH CHARITY HOMES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2022

JAH-JIREH CHARITY HOMES

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The following pages do not form part of the financial statements:

Detailed statement of financial activities	26

JAH-JIREH CHARITY HOMES

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Jah-Jireh Charity Homes
Charity registration number	1062023
Trustees	P J Cutting R Jones C Stringer J Stacey - Chairman R Telles C Bland G Cockshott L Chadwick M Donnelly (as from 03/03/2022)
Chief executive officer	M Donnelly
Registered office	317 Lytham Road Warton Preston PR4 1TE
Auditor	MHA Moore and Smalley Chartered Accountants & Statutory Auditors Richard House Winckley Square Preston PR1 3HP
Bankers	National Westminster Bank plc 13 Whitegate Drive Blackpool FY3 9AG
Solicitors	Roland Robinsons and Fentons 85-89 Adelaide Street Blackpool FY1 4LX

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Structure, governance and management

Governing document

Jah-Jireh Charity Homes is governed by a Trust Deed dated 1 April 1997 as amended by a supplemental deed dated 25 February 2005. The charity is registered under the name Jah-Jireh Charity Homes with the Charity Commission (charity number 1062023).

Recruitment, appointment, induction and training of trustees

The minimum number of trustees shall be four with no maximum number. The trustees must be a respected member of a Congregation of Jehovah's Witnesses and shall remain so and be in good standing. Trustees are appointed by a resolution of a meeting of the trustees. A memorandum of his appointment shall be signed by the persons present at such meeting and every new trustee, before acting in the trust of the deed must sign the minute book for which provision is made, a declaration of acceptance and of willingness to act in the trusts declared in the trust deed.

Whilst it is likely that our trustee appointments will be current or previous trustees of another charity and therefore have relevant experience, we nonetheless share with them the Charity Commission Trustee Welcome Pack, a copy of the Trust Deed, the current charity registration with the Charity Commission, copies of previous meeting minutes and background to the work of the charity. Further training will be considered as it is identified. The Trustees hold a range of professional qualifications including in accountancy, law and civil engineering.

Organisational structure

The trustees who served during the year are shown on page 1. The trustees meet at least twice a year. In addition, there are various committees that support the trustees. The current committees are Operations, Finance, Buildings, Legal, Media and International. The committees are made up of trustees and some head office staff. Day to day decisions are made by the Executive Committee and are assisted by staff at the head office and homes of the charity.

Related parties

The trustees provide advice and assistance to Jehovah's Witness communities internationally and at home, including direct visits to explain and replicate the Jah-Jireh Charity Homes experience.

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen the risks.

Remuneration of key management personnel

The charity considers its key management personnel to comprise of an Executive Committee (consisting of Chief Executive Officer, Policy and Compliance Manager and Head of Finance) and the Home management of each location (consisting of the Registered Care Manager and the Business Manager). Remuneration of the Executive Committee is approved by a sub-committee of the Trustees. The Home management is set in reference with the market rate for the specific role and is reviewed annually by the Executive Committee.

Objectives and activities

Objects

The objects of the charity are:

- The provision of care facilities for Jehovah's Witnesses in good standing who have need of such facilities by reason of their age, infirmity or economic circumstances;
- The advancement of Christian religion as practised by Jehovah's Witnesses; and
- The relieving of Jehovah's Witnesses in hardship and/or distress.

Aims

The charity aims to continue its work in accordance with its charitable objects, so long as funding is available. It is looking to develop its existing portfolio of care homes as well as further development of land which is owned by the charity.

Objectives for the year

Each year the trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission’s general guidance on public benefit and in particular its supplementary public guidance on public benefit and fee charging and the advancement of religion for the public benefit.

The trustees consider the beliefs and practises of the Christian religion, as practised by Jehovah’s Witnesses, assist in the advancement of religion for the purposes of charity law, and promote morals and ethics of the Christian faith which can have a positive impact on society as a whole.

The charity's main objectives for the year were to:-

- Make places available for those members of the Jehovah’s Witness community in need of such a provision on a full-time or respite basis;
- Progress analysis of any potential development sites that arise for a care home facility in the South-East of England;
- Continuing the programme of refurbishing existing homes, with particular emphasis on safety and enhancements to support staff training and the use of A/V for the use of spiritual activities.
- Improvements to the care provision to work towards and achieve improved ratings with the regulators.
- Recover from the impact of the Covid pandemic.

Significant activities for achieving objectives

The charity is continuing to pursue the above objectives through actively seeking voluntary donation and maximising fee income through various initiatives. In addition, the introduction of technology to care planning and delivery, medications management, staff and agency rotas and a range of other administrative functions. Enhancements to support staff through an improved training and audit provision and provider oversight.

Volunteers

Due to the increasing demands on the charity, a program has been put in place to enable those who are able to volunteer their time to assist the homes. This can include assisting with small maintenance tasks at the homes or visiting the residents. All volunteers are given appropriate training and are not remunerated.

Achievements and performance

In view of the current economic climate and the pandemic, the trustees are pleased to have maintained occupancy levels above industry averages during the Covid pandemic.

In December 2022, we successfully achieved government registration as an Overseas Sponsor. This will help in the recruitment of more full-time staff.

Financial review

The statement of financial activities on page 11 (SOFA) shows net incoming resources of £34,424 (2021: £152,332). Occupancy of homes averaged 93.1% (2021: 87.7%).

During 2022, the income has increased due to (1) increased occupancy (2) a sizeable legacy receipt (3) an increase in Merthyr receipts partly due to Local Authority fee uplifts of 20%. The Government concluded their 'Infection Control Fund' for the English Homes at the end of March 2022 and the Welsh Government paid out £1,498 per care staff member under their 'Care Worker Support' payment.

A significant impact on expenditure was in relation to higher than expected agency requirements to cover staffing shortfalls. A number of measures have been introduced to reduce this area of expenditure.

Reserves policy

It is the policy of the charity to maintain unrestricted funds to cover any emergency repairs which may arise from time to time, together with utilising these with a view to developing additional facilities. The charity continues to build up reserves to provide subsidised places to those service users who cannot afford our full fees and have been refused funding from local authorities.

The amount of cash reserves held at the year ended 31 December 2022 is £2,365,991, which is held for the reasons stated above. The cash reserves are equivalent to just about five months expenditure, which the trustees consider to be reasonable for continued operations.

The total amount of funds held includes designated funds of £160,764. The designated funds comprise funds received towards the proposed new home in the South of England.

We also received Local Authority grants during the year which are treated as 'Restricted Funds', and carried forward balances for a legacy for the Merthyr home and committed LA grants. We still hold £62,502 relating to grants received from Local Authorities. This relates to the monies designated for the safe visiting facilities that were put on hold in 2021 and planned to be completed in 2023.

Principal funding sources

The charity's principal funding sources continue to be from local authority funding, residents' charges and voluntary donations.

With regard to fundraising no professional fundraising organisations are used in any of our activities. We do not solicit funds, all donations are voluntary. Payment methods offered include; card payment via Paypal online and over the telephone using a third party service; payroll giving; direct payment from banks and cash and cheques deposited in donation boxes within our homes, or sent to head office.

Plans for future periods

The charity plans to continue to provide a good standard of care, remunerate its staff appropriately and develop their skills as well as continuing to plan to develop other homes and sheltered accommodation/assisted living if this continues to be practicable. The charity plans to continue providing respite and charitably funded care beds through donated income. In addition, the Trustees will continue to assist and support other members of the international Jehovah's Witness community where and when such support is required. The cost of such support will remain entirely at the discretion of the Trustees.

The Charity plans to set up a Charitable Incorporated Organisation (CIO) with a current planned transfer date of assets and operational aspects of the current charitable trust on 31st December 2023.

Plans for Handling the COVID Pandemic

We have specific policies and procedures in place to manage infection control of the virus. The key risk from a financial perspective relate to a loss of income due to a higher number of deaths of residents in the year and potential for increased costs has significantly reduced. All staff and the majority of residents have been vaccinations and this should reduce the risk on occupancy. We continue to maintain a waiting list for new residents which is currently in excess of 35.

We trialled re-opening Respite during the year and decided to re-open some of the Homes to Respite early in 2023.

We are confident in maintaining good levels of occupancy and being able to manage the potential increased costs following the Governments withdrawal of PPE support. The situation is being constantly monitored and reported to management weekly, monthly meetings are being held with the managers.

Trustees' responsibilities

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

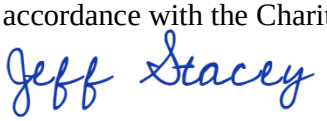
In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Auditor

A resolution to re-appoint MHA Moore and Smalley as auditor for the ensuing year will be proposed at the annual trustees' meeting in accordance with the Charities Act 2011.

On behalf of the board 

J Stacey - Chairman of the Board of Trustees

Opinion

We have audited the financial statements of Jah-Jireh Charity Homes (the 'charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2022, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter – financial statements prepared on a basis other than going concern

We draw attention to note 19 to the financial statements which explains that trustees plan, subject to finalising an impact assessment, to transfer the whole of the charitable trust (the aims and objectives in the trust document, the charitable trust assets and operations) into a 'Charitable Incorporated Organisation (CIO)'. The currently planned date is 31st December 2023 however this may be changed to a later date following the impact assessment, and therefore do not consider it to be appropriate to adopt the going concern basis in preparing the financial statements. Accordingly, the financial statements have been prepared on a basis other than going concern as described in note 1.

Our opinion is not modified in respect of this matter.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of our audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether his gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- enquiring of management and those charged with governance of any actual and potential litigation and claims;
- reviewing the financial statement disclosures and testing of supporting documentation to assess compliance with relevant laws and regulations. For Jah-Jireh Charity Homes we consider these to be the Charities Act, Care Quality Commission (CQC) Regulations, Health and Safety at Work Act 1974 and Food Safety Act 1990. In addition, we consider compliance with employee legislation, as fundamental to the Charity's operations;
- assessing whether the judgements made in making accounting estimates are indicative of any potential bias;
- auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business;
- auditing the risk of fraud in revenue, including through performing transaction testing, cut off testing, by reviewing credit notes raised after the year end, and by re-calculating accrued and deferred income, to ensure revenue is complete in the financial statements and recognised in the correct accounting period; and
- auditing the risk that all of the income the Charity is entitled to in the year is not correctly stated in the accounts, through review of minutes of Trustee meetings, correspondence files and after date records, for any entitlement to donations/legacies at the year-end that are due to be received after the year end, and through performing an analytical review of income received to highlight unexpected variances.

We identified the following areas as those most likely to have a material impact on the financial statements: Charities Act, Care Quality Commission (CQC) Regulations, Health and Safety at Work Act 1974 and Food Safety Act 1990.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the FRC's website at: https://www.frc.org.uk/auditors/audit-assurance/auditor-s-responsibilities-for-the-audit-of-the-fi/description-of-the-auditor%E2%80%99s-responsibilities-for. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES

OF

JAH-JIREH CHARITY HOMES

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

MHA Moore and Smalley

MHA Moore and Smalley
Statutory Auditor

Richard House
Winckley Square
Preston
PR1 3HP

10/10/2023
……

MHA Moore and Smalley is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

JAH-JIREH CHARITY HOMES

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2022

	Note	Un-restricted funds £	Designated Funds £	Restricted Funds £	Total funds 2022 £	Total funds 2021 £
Income and endowments from:						
Donations and legacies	2	**177,266**	**1,854**	**-**	**179,120**	115,322
Charitable activities						
Rents received		**33,162**	**-**	**-**	**33,162**	36,147
Residents charges		**5,231,682**	**-**	**-**	**5,231,682**	4,464,888
Investments						
Interest – savings accounts		**21,659**	**-**	**-**	**21,659**	10,158
Other income						
Gain on disposal of tangible fixed asset held for the charity's own use		**-**	**-**	**-**	**-**	267,983
Covid payments from Councils		**2,420**	**-**	**-**	**2,420**	53,274
Infection Control Fund		**-**	**-**	**68,000**	**68,000**	217,005
CJRS		**-**	**-**	**-**	**-**	21,090
Wales Care Worker Support		**-**	**-**	**51,983**	**51,983**	44,087
Total income and endowments		**5,466,189**	**1,854**	**119,983**	**5,588,026**	5,229,954
Expenditure on:						
Charitable activities	3	**5,394,021**	**-**	**159,581**	**5,553,602**	5,077,722
Total expenditure		**5,394,021**	**-**	**159,581**	**5,553,602**	5,077,722
Net income/(expenditure)		**72,168**	**1,854**	**(39,598)**	**34,424**	152,232
Transfers between funds		**-**	**-**	**-**	**-**	-
Net movement in funds		**72,168**	**1,854**	**(39,598)**	**34,424**	152,232
Reconciliation of funds:						
Total funds brought forward		5,734,791	158,910	102,100	5,995,801	5,843,569
Total funds carried forward		**5,806,959**	**160,764**	**62,502**	**6,030,225**	5,995,801

All income and expenditure derive from continuing activities.

All gains and losses recognised in each period are included above.

The notes on pages 14 to 25 form part of these financial statements.

JAH-JIREH CHARITY HOMES

BALANCE SHEET

31 DECEMBER 2022

	Note	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	10		**6,879,600**		6,972,396
Current assets					
Stocks	11	**1,950**		1,950	
Debtors	12	**294,981**		164,449	
Saving accounts		**2,012,802**		2,003,678	
Cash at bank and in hand		**353,189**		548,944	
		2,662,922		2,719,021	
Creditors: amounts falling due within one year	13	**(721,141)**		(3,695,616)	
Net current assets			**1,941,781**		(976,595)
Total assets less current liabilities			**8,821,381**		5,995,801
Creditors: amounts falling due after more than one year	14		**(2,791,156)**		-
Net assets			**6,030,225**		5,995,801
Charity Funds					
Unrestricted funds			**5,806,959**		5,734,791
Designated funds			**160,764**		158,910
Restricted funds			**62,502**		102,100
Total charity funds	16		**6,030,225**		5,995,801

These financial statements were approved and authorised for issue by the board of trustees on ·····05/10/2023·····

Signed on behalf of the board of trustees

Jeff Stacey

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J Stacey – Chairman

JAH-JIREH CHARITY HOMES

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2022

		2022		2021
	£	£	£	£
Reconciliation of net income to net cash flow from operating activities				
Net income for the year		**34,424**		152,232
Depreciation of tangible fixed assets		**238,428**		219,293
Surplus on sale of tangible fixed assets		**-**		(267,983)
(Increase) / decrease in debtors		**(130,532)**		22,375
Increase in creditors		**95,262**		90,065
Net cash flow from operating activities		**237,582**		215,982
Cash flow from investing activities				
Receipts from sale of tangible fixed assets	**-**		688,558	
Payments to acquire tangible fixed assets	**(145,632)**		(61,542)	
Net cash flow from investing activities		**(145,632)**		627,016
Cash flow from financing activities				
Proceeds of new long-term loan	**3,100,000**		-	
Repayment of long-term loans	**(3,378,581)**		(273,937)	
Net cash flow from financing activities		**(278,581)**		(273,937)
Net (decrease) / increase in cash and cash equivalents		**(186,631)**		569,061
Cash and cash equivalents at 1 Jan		**2,552,622**		1,983,561
Cash and cash equivalents at 31 Dec		**2,365,991**		2,552,622
Cash and cash equivalents consists of:				
Savings accounts		**2,012,802**		2,003,678
Cash at bank and in hand		**353,189**		548,944
Cash and cash equivalents at 31 Dec		**2,365,991**		2,552,622

1 Summary of significant accounting policies

General information and basis of preparation

Jah-Jireh Charity Homes is a registered charity in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are detailed on page 3 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

As explained in note 19 'Events after the end of the period' to the financial statements the charity may, subject to finalising an impact assessment, transfer the whole of the charitable trust into a 'Charitable Incorporated Organisation (CIO) and therefore the current unincorporated charity financial statements have been prepared on a basis other than that of the going concern basis. Since there are no intentions to sell any properties and the intention is to transfer to the new CIO, they have been left as classified within fixed assets. Similarly, as the intention is to transfer all long-term bank loans to the new CIO these have also continued to be classified as long-term liabilities.

The Trustees still have regard to the going concern status of the charity and regardless of the vehicle used in the future, they do not consider there to be a material uncertainty at this time, and there is a reasonable expectation that the Charity has adequate resources to continue for the foreseeable future.

The financial statements are prepared under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

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.

Funds

Unrestricted funds 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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 cost 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.

Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

Wherever possible residents are charged a full fee, subject to the availability of local authority funding and the use of charitable donations where residents and their families are not able to afford fees.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes residential home care costs; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on an insert detail basis and other overheads have been allocated on an insert detail basis.

The analysis of these costs is included in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended:

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

- Freehold land and buildings - Nil on land, 2% of cost of buildings
- Leasehold land and buildings - 2% on cost
- Plant, equipment and fixtures - 20% - 33% on cost per annum
- Motor vehicles - 25% of reducing balance

Investments

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

Stocks

Stocks consist of consumables and are stated at the lower of cost and net realisable value.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

Concessionary loans

Concessionary loans include those receivable / payable / receivable and payable to a third party / parties which are interest free or below market interest rates and are made to advance charitable purposes. Where the loan is repayable on demand within one year, the loan is measured at cost, less impairment. Where the loan is repayable after more than one year, the loan is initially measured at fair value and subsequently measured at amortised cost using the effective interest rate method, less impairment.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Leases

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

2 Income from donations and legacies

	Unrestricted funds	Designated funds	Restricted funds	Total 2022
Gifts	**75,117**	**1,854**	**-**	**76,971**
Legacies	**102,149**	**-**	**-**	**102,149**
	177,266	**1,854**	**-**	**179,120**

	Unrestricted funds	Designated funds	Restricted funds	Total 2021
Gifts	**100,300**	**2,099**	**-**	**102,399**
Legacies	**12,923**	**-**	**-**	**12,923**
	113,223	**2,099**	**-**	**115,322**

3 Analysis of expenditure on charitable activities

	Staff Costs	Depreciation	Support costs	Total funds
Residential home care costs - 2022	**3,021,130**	**238,428**	**2,294,044**	**5,553,602**
Residential home care costs - 2021	**3,052,182**	**219,293**	**1,806,247**	**5,077,722**

Expenditure on charitable activities was £5,553,602 (2021: £5,077,722) of which £5,394,021 (2021: £4,768,657) was attributable to general unrestricted funds, £nil (2021: £1,163) was attributable to designated funds and £159,581 (2021: £307,902) was attributable to restricted funds.

4 Allocation of support costs

	Residential home care costs 2022 £	Total funds 2022 £	Residential home care costs 2021 £	Total funds 2021 £
Governance	**27,362**	**27,362**	17,989	17,989
Finance	**138,180**	**138,180**	113,255	113,255
Residents costs	**1,405,983**	**1,405,983**	1,021,808	1,021,808
Property costs	**570,784**	**570,784**	555,191	555,191
Office costs	**151,735**	**151,735**	98,004	98,004
	2,294,044	**2,294,044**	1,806,247	1,806,247

5 Governance costs

	2022 £	2021 £
Audit fees	**15,025**	12,210
Accountancy and advisory fees	**4,468**	2,005
Professional indemnity insurance	**6,794**	3,774
Board of Trustees' meeting expenses	**1,075**	-
	27,362	17,989

6 Net income for the year

Net income is stated after charging / (crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	**238,428**	219,293
Gain on disposal of tangible fixed asset held for the charity's own use	**-**	(267,983)
Operating lease rentals	**39,520**	32,649

7 Auditor's remuneration

The auditors' remuneration of £19,493 (2021: £14,215) comprised £15,025 relating to audit services (2021: £12,210) and £4,468 (2021: £2,005) relating to accountancy and other services.

8 Trustees' and key management personnel remuneration and expenses

During the year Mr M Donnelly, having become a Trustee on 3rd March 2022 received remuneration and benefits in kind totalling £33,658 (2021: not a Trustee). The remuneration paid to Mr M Donnelly was for services as a chief executive officer and not as a trustee. Additionally, amounts totalling £20,272 (2021: not a Trustee) were paid to family members of Mr M Donnelly. During the year Mr J Stacey received remuneration and benefits in kind totalling £12,480 (2021: £12,480). Mr E W Delaney resigned as Trustee during the prior year and received remuneration and benefits in kind during that year totalling £32,240.

Legal authority to make such payments to Trustees is contained in the charity's Trust Deed.

The total amount of employee benefits received by key management personnel is £337,972 (2021: £379,810). The charity considers its key management personnel comprise of the chief executive officer, chair of trustees/property asset manager, finance manager, training & policy manager, and the business and care managers from each of the four homes.

None of the trustees are accruing pension arrangements (2021: none).

The reimbursement of trustees' expenses was as follows:

	2022 No.	**2021 No.**	**2022 £**	**2021 £**
Travel	**4**	2	**994**	379
Subsistence	**1**	1	**127**	71
Accommodation	**1**	-	**150**	-
Other	**-**	-	**-**	-
	6	3	**1,271**	450

Included above are £nil (2021: £nil) which have been paid directly to third parties.

9 Staff costs and employee benefits

The average monthly number of employees during the year was as follows:

	2022 No.	**2021 No.**
Charitable activities	**177**	174
	177	174

During the year, there was an average of 41 full-time employees (2021: 37), 136 part-time employees (2021: 137) and 116 full-time equivalent employees (2021: 123).

The total staff costs and employees benefits were as follows:

	2022 £	2021 £
Wages and salaries	**2,781,943**	2,834,821
Social security	**194,985**	175,624
Defined contribution pension costs	**44,202**	41,737
	3,021,130	3,052,182

No employees received total employee benefits (excluding employer pension costs) of more than £60,000 in either the current or previous year.

10 Tangible fixed assets

	Freehold land and buildings	Long Leasehold land & buildings	Plant equipment and fixtures	Motor vehicles	Total
Cost					
At 1 January 2022	9,443,015	40,000	1,394,027	45,740	10,922,782
Additions	-	-	145,632	-	145,632
Disposals	-	-	-	-	-
At 31 December 2022	**9,443,015**	**40,000**	**1,539,659**	**45,740**	**11,068,414**
Depreciation					
At 1 January 2022	2,661,634	13,733	1,238,644	36,375	3,950,386
Charge for the year	153,789	640	81,658	2,341	238,428
On disposals	-	-	-	-	-
At 31 December 2022	**2,815,423**	**14,373**	**1,320,302**	**38,716**	**4,188,814**
Net book value					
At 31 December 2022	**6,627,592**	**25,627**	**219,357**	**7,024**	**6,879,600**
At 31 December 2021	6,781,381	26,267	155,383	9,365	6,972,396

All freehold and leasehold land/ buildings, together with plant, equipment, fixtures and motor vehicles are held as functional assets.

The trustees are confident, without having a professional valuation carried out, that the true value of the properties detailed in the financial statements is greater than the value stated in the financial statements, and use the insured rebuilding cost as a basis for this confidence.

Included in tangible fixed assets is land totalling £1,761,551 (2021: £1,761,551) which is not depreciated. Tangible fixed assets with a net book value of £6,653,219 (2021: £6,807,649) have been pledged as security for liabilities of the charity. The assets have restricted title.

The carrying value of the above fixed assets is not impacted by the proposed transfer of the whole of the charitable trust (including its charitable trust assets) into a 'Charitable Incorporated Organisation (CIO) as detailed in note 19 'Events after the end of the period' of the financial statements, and since there are no intentions to sell any properties, they can be left to be classified within fixed assets.

11 Stocks

	2022 £	2021 £
Finished goods	**1,950**	1,950

All stock held is for the provision of residential home care.

12 Debtors

	2022 £	2021 £
Trade debtors	**122,254**	78,860
Other debtors	**37,668**	15,236
Prepayments and accrued income	**135,059**	70,353
	294,981	164,449

13 Creditors: Amounts falling due within one year

	2022 £	2021 £
Trade creditors	**199,436**	125,227
Other tax and social security	**34,995**	22,666
Accruals and deferred income	**158,967**	169,215
Concessionary loans payable	**2,000**	2,000
Other creditors	**2,305**	1,992
Fees received in advance	**83,526**	64,867
Bank loans	**239,912**	3,309,649
	721,141	3,695,616

Bank loans totalling £3,031,068 (2021: £3,309,649) are secured by a legal charge over certain freehold property of the charity.

The bank loan is currently repayable in monthly instalments over 10 years, due to be completely repaid in September 2032. The rate of interest on the loan is fixed at 5.74%.

The Concessionary loan payable totals £2,000 which is a single unsecured loan repayable on demand with no on-going repayable element. All concessionary loans payable are interest free.

The presentation of the bank loans within creditors: amounts falling due after more than one year in note 14 to the financial statements is not impacted by the proposed transfer of the whole of the charitable trust (including its charitable trust assets) into a 'Charitable Incorporated Organisation (CIO) as detailed in note 19 'Events after the end of the period' of the financial statements, since the intention is to transfer all long-term bank loans to the new CIO, and hence they have continued to be classified as long-term liabilities.

14 Creditors: Amounts falling due after more than one year

	2022	2021
	£	£
Bank loans and overdrafts		
Due within one to two years	**253,931**	-
Due within two to five years	**861,281**	-
Due after more than five years	**1,675,944**	-
	2,791,156	-

15 Operating leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Not later than one year	**24,697**	23,923
Later than one year and not later than five years	**97,532**	80,137
Later than five years	**38,085**	45,115
	160,314	149,175

16 Fund reconciliation

	Balance at 1 Jan 2022	Incoming resources	Resources expended	Transfers	Balance at 31 Dec 2022
	£	£	£	£	£
Unrestricted funds	5,734,791	5,466,189	(5,394,021)	-	**5,806,959**
Designated funds					
South of England Project	158,910	1,854	-	-	**160,764**
Restricted Funds					
Infection Control Fund	62,502	68,000	(68,000)	-	**62,502**
Merthyr Legacy	39,598	-	(39,598)	-	-
Wales Care Workers	-	51,983	(51,983)	-	-
Total funds	5,995,801	5,588,026	(5,553,602)	-	**6,030,225**

Designated funds

The South of England project funds represent funds received towards the proposed new home in the South of England. The fund has an over and an under subscription clause. This means that any funds over-subscribed can be put to the general use of the charity and any funds under-subscribed, which means the project cannot therefore proceed, can also be put to the general use of the charity, should this become necessary.

Restricted funds

Infection Control Fund represents money given to the charity by Local Authorities for specific costs related to additional infection control activity related to the COVID pandemic.

Merthyr legacy funds represent a restricted legacy for payment towards the unspecified costs relating to the running of the Merthyr home.

Wales Care Workers funds represent money given by the Welsh Government to recognise the contribution of care workers during the COVID pandemic.

	Balance at 1 Jan 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2021 £
Unrestricted funds	5,536,685	4,966,763	(4,768,657)	-	**5,734,791**
Designated funds					
South of England Project	156,811	2,099	-	-	**158,910**
Video/Website Work	1,163	-	(1,163)	-	-
Restricted Funds					
Infection Control Fund	62,502	217,005	(217,005)	-	**62,502**
Merthyr Legacy	86,408	-	(46,810)	-	**39,598**
Wales Care Workers		44,087	(44,087)	-	-
Total funds	5,843,569	5,229,954	(5,077,722)	-	**5,995,801**

17 **Analysis of net assets (between unrestricted, designated and restricted funds)**

	Tangible fixed assets £	Other net assets £	2022 Total £
Unrestricted funds	6,879,600	(1,072,641)	**5,806,959**
Designated funds	-	160,764	**160,764**
Restricted funds	-	62,502	**62,502**
	6,879,600	(849,375)	**6,030,225**

	Tangible fixed assets £	Other net assets £	2021 Total £
Unrestricted funds	6,972,396	(1,237,605)	**5,734,791**
Designated funds	-	158,910	**158,910**
Restricted funds	-	102,100	**102,100**
	6,972,396	(976,595)	**5,995,801**

18 Pension and other post-retirement benefits

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £44,202 (2021: £41,737).

19 Events after the end of the period

The charity is not aware of any legacy or other events after the period.

The charity plan, subject to finalising an impact assessment, to transfer the whole of the charitable trust (the aims and objectives in the trust document, the charitable trust assets and operations) into a 'Charitable Incorporated Organisation (CIO)'. The currently planned date is 31st December 2023 however this may be changed to a later date following the impact assessment.

20 Related party transactions

Trustees are employed by the charity, their remuneration and benefits in kind are included in note 8.

Mr E W Delaney resigned as Trustee during the prior year and received amounts for the use of 317 Lytham Road, Warton, as an administration office totalling £7,280 to rent these premises on a mutually agreed ongoing basis.

During the year the charity received cash donations totalling £nil (2021: £240) from trustees.

21 Capital Commitments

At the 31 December 2022, there are no capital commitments.

22 Non Cash Donations

At the 31 December 2022, the charity had no non-cash donations to declare.

23 Volunteers

At the 31 December 2022, there are 2 regular volunteers who have covered roles that may have featured on the payroll, they cover the areas of media service and IT support, we estimate the value of the time spent to be in the region of £19,203.

JAH-JIREH CHARITY HOMES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2022

		2022		2021
Income and endowments from:	**£**	**£**	**£**	**£**
Donations and legacies		**179,120**		115,322
Charitable activities				
Rents received		**33,162**		36,147
Residents charges		**5,231,682**		4,464,888
Investments				
Interest – savings accounts		**21,659**		10,158
Other Income				
Gain on disposal of tangible fixed asset held for the charity's own use		**-**		267,983
Covid payments from Councils		**2,420**		53,274
Infection Control Fund		**68,000**		217,005
Coronavirus Job Retention Scheme		**-**		21,090
Wales Care Worker Support		**51,983**		44,087
Total income and endowments		**5,588,026**		5,229,954
Expenditure on:				
Charitable activities				
Wages and salaries	**3,021,130**		3,052,182	
Agency costs	**860,865**		490,299	
Rent	**12,635**		10,286	
Rates, insurance and water	**151,477**		120,876	
Heat and light	**218,744**		195,873	
Repairs and renewals	**206,653**		241,891	
Food	**294,306**		256,512	
Nursing, cleaning and household supplies	**190,245**		198,298	
Stationery, postage and telephone	**68,011**		41,623	
Motor and travel expenses	**40,084**		47,683	
Bank charges	**7,075**		6,834	
Bank loan interest	**129,937**		106,421	
Bank loan extension	**1,168**		-	
Sundry expenses	**35,637**		23,219	
Training costs	**15,232**		10,965	
Legal and professional fees	**10,574**		15,670	
Criminal records applications	**5,192**		2,961	
Registration fees	**18,847**		18,847	
Depreciation: Buildings	**154,429**		154,429	
Plant and fixtures	**81,658**		61,633	
Motor vehicles	**2,341**		3,231	
		5,526,240		5,059,733
Governance costs				
Audit fees	**15,025**		12,210	
Accountancy and advisory fees	**4,468**		2,005	
Professional indemnity insurance	**6,794**		3,774	
Board of trustees meeting expenses	**1,075**		-	
		27,362		17,989
Total expenditure		**5,553,602**		5,077,722
Net income for the year		**34,424**		152,232

JAH-JIREH CHARITY HOMES

England & Wales - Charity number 1062023

Accounts

Charity registration number: 1062023

JAH-JIREH CHARITY HOMES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2021

JAH-JIREH CHARITY HOMES

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The following pages do not form part of the financial statements:

Detailed statement of financial activities	26

JAH-JIREH CHARITY HOMES

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Jah-Jireh Charity Homes
Charity registration number	1062023
Trustees	E W Delaney (Resigned 16/06/2021) P J Cutting R Jones A Kendall (Resigned 29/09/2021) F Sartin (Deceased 17/01/2022) C Stringer J Stacey Chairman from 16/06/2021 R Telles C Bland G Cockshott R Daniel (Resigned 31/08/2021) L Chadwick M Donnelly (Appointed 03/03/2022)
Chief executive officer	M Donnelly
Registered office	317 Lytham Road Warton Preston PR4 1TE
Auditor	MHA Moore and Smalley Chartered Accountants & Statutory Auditors Richard House Winckley Square Preston PR1 3HP
Bankers	National Westminster Bank plc 13 Whitegate Drive Blackpool FY3 9AG
Solicitors	Roland Robinsons and Fentons 85-89 Adelaide Street Blackpool FY1 4LX

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Structure, governance and management

Governing document

Jah-Jireh Charity Homes is governed by a Trust Deed dated 1 April 1997 as amended by a supplemental deed dated 25 February 2005. The charity is registered under the name Jah-Jireh Charity Homes with the Charity Commission (charity number 1062023).

Recruitment, appointment, induction and training of trustees

The minimum number of trustees shall be four with no maximum number. The trustees must be a respected member of a Congregation of Jehovah's Witnesses and shall remain so and be in good standing. Trustees are appointed by a resolution of a meeting of the trustees. A memorandum of his appointment shall be signed by the persons present at such meeting and every new trustee, before acting in the trust of the deed must sign the minute book for which provision is made, a declaration of acceptance and of willingness to act in the trusts declared in the trust deed.

Whilst it is likely that our trustee appointments will be current or previous trustees of another charity and therefore have relevant experience, we nonetheless share with them the Charity Commission Trustee Welcome Pack, a copy of the Trust Deed, the current charity registration with the Charity Commission, copies of previous meeting minutes and background to the work of the charity. Further training will be considered as it is identified. The Trustees hold a range of professional qualifications including in accountancy, law and civil engineering.

Organisational structure

The trustees who served during the year are shown on page 1. The trustees meet at least twice a year. In addition, there are various committees that support the trustees. The current committees are Operations, Finance, Buildings, Legal, Media and International. The committees are made up of trustees and some head office staff. Day to day decisions are made by the Executive Committee and are assisted by staff at the head office and homes of the charity.

Related parties

The trustees provide advice and assistance to Jehovah's Witness communities internationally and at home, including direct visits to explain and replicate the Jah-Jireh Charity Homes experience.

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen the risks.

Remuneration of key management personnel

The charity considers its key management personnel to comprise of an Executive Committee (consisting of Chief Executive Officer, Policy and Compliance Manager and Head of Finance) and the Home management of each location (consisting of the Registered Care Manager and the Business Manager). Remuneration of the Executive Committee is approved by a sub-committee of the Trustees. The Home management is set in reference with the market rate for the specific role and is reviewed annually by the Executive Committee.

Objectives and activities

Objects

The objects of the charity are:

- The provision of care facilities for Jehovah's Witnesses in good standing who have need of such facilities by reason of their age, infirmity or economic circumstances;
- The advancement of Christian religion as practised by Jehovah's Witnesses; and
- The relieving of Jehovah's Witnesses in hardship and/or distress.

Aims

The charity aims to continue its work in accordance with its charitable objects, so long as funding is available. It is looking to develop its existing portfolio of care homes as well as further development of land which is owned by the charity.

Objectives for the year

Each year the trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on public benefit and fee charging and the advancement of religion for the public benefit.

The trustees consider the beliefs and practises of the Christian religion, as practised by Jehovah's Witnesses, assist in the advancement of religion for the purposes of charity law, and promote morals and ethics of the Christian faith which can have a positive impact on society as a whole.

The charity's main objectives for the year were to:-

- Make places available for those members of the Jehovah's Witness community in need of such a provision on a full-time or respite basis;
- Progress analysis of any potential development sites that arise for a care home facility in the South-East of England;
- Continuing the programme of refurbishing existing homes, with particular emphasis on safety and enhancements to support staff training and the use of A/V for the use of spiritual activities.
- Improvements to the care provision to work towards and achieve improved ratings with the regulators.
- Recover from the impact of the Covid pandemic.

Significant activities for achieving objectives

The charity is continuing to pursue the above objectives through actively seeking voluntary donation and maximising fee income through various initiatives. In addition, the introduction of technology to care planning and delivery, medications management, staff and agency rotas and a range of other administrative functions. Enhancements to support staff through an improved training provision and provider oversight.

Volunteers

Due to the increasing demands on the charity, a program has been put in place to enable those who are able to volunteer their time to assist the homes. This can include assisting with small maintenance tasks at the homes or visiting the residents. All volunteers are given appropriate training and are not remunerated.

Achievements and performance

In view of the current economic climate and the pandemic, the trustees are pleased to have maintained occupancy levels above industry averages during the Covid pandemic. A decision to suspend short-term respite at the beginning of the pandemic and restrictions on new admissions following outbreaks has impacted occupancy levels slightly. The Jah-Jireh brand has been registered as a trademark across Europe.

Financial review

The statement of financial activities on page 11 (SOFA) shows net incoming resources of £152,232 (2020: £496,755). Occupancy of homes averaged 87.7% (2020: 91.7%).

Income was increased by the profits from the sale of land in Rainham, which offset the decrease in several other sources of income during the year due to (1) reduced occupancy (2) a drop in legacy receipts and (3) a reduction of receipts from staff accommodation. Once again this year, to offset the reduced income due to the pandemic, several Local Authorities increased their Fees in respect of increased activity related to the pandemic. The Government also continued to provide funding through an 'Infection Control Fund' for the English Homes and the Welsh Government paid out £750 per staff member under their 'Care Worker Support' payment. Higher than expected costs were experienced in agency expenditure, largely due to staff absences (because of isolation or infection) and recruitment difficulties (to address the staff turnover) during the COVID pandemic. Plans are in place to address the staffing levels to reduce the agency spend in 2022.

Reserves policy

It is the policy of the charity to maintain unrestricted funds to cover any emergency repairs which may arise from time to time, together with utilising these with a view to developing additional facilities. The charity continues to build up reserves to provide subsidised places to those service users who cannot afford our full fees and have been refused funding from local authorities.

The amount of cash reserves held at the year ended 31 December 2021 is £2,552,622, which is held for the reasons stated above. The cash reserves are equivalent to just about six months expenditure, which the trustees consider to be reasonable for continued operations.

The total amount of funds held includes designated funds of £158,910. The designated funds comprise funds received towards the proposed new home in the South of England.

We also received Local Authority grants during the year which are treated as 'Restricted Funds', and carried forward balances for a legacy for the Merthyr home and committed LA grants. We still hold £102,100 at year-end, of which £62,502 relates to grants received from Local Authorities. This relates to the monies designated for the safe visiting facilities that were put on hold early in 2021 and were approved in late 2021 to be completed in 2022.

Principal funding sources

The charity's principal funding sources continue to be from local authority funding, residents' charges and voluntary donations.

With regard to fundraising no professional fundraising organisations are used in any of our activities. We do not solicit funds, all donations are voluntary. Payment methods offered include; card payment via Paypal online and over the telephone using a third party service; payroll giving; direct payment from banks and cash and cheques deposited in donation boxes within our homes, or sent to head office.

Plans for future periods

The charity plans to continue to provide a good standard of care, remunerate its staff appropriately and develop their skills as well as continuing to plan to develop other homes and sheltered accommodation/assisted living if this continues to be practicable. The charity plans to continue providing respite and charitably funded care beds through donated income. In addition, the Trustees will continue to assist and support other members of the international Jehovah's Witness community where and when such support is required. The cost of such support will remain entirely at the discretion of the Trustees.

Plans for Handling the COVID Pandemic

We have specific policies and procedures in place to manage in the pandemic and control the virus. The key risk from a financial perspective relate to a loss of income due to a higher number of deaths of residents in the year and potential for increased costs. All staff and the majority of residents have been vaccinations and this should reduce the risk on occupancy. We continue to maintain a waiting list for new residents which is currently in excess of 35.

We continue with infection control procedures following Government guidelines and these will be funded by making efficiencies in other areas.

Respite remains suspended and is under constant review due to the extended pandemic, we expect a limited respite service when possible and will offset the loss by taking in permanent residents into respite designated beds.

We are confident in returning to good levels of occupancy and being able to manage the potential increased costs. The situation is being constantly monitored and reported to management weekly, monthly meetings are being held with the managers.

Trustees' responsibilities

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity 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 in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Auditor

A resolution to re-appoint MHA Moore and Smalley as auditor for the ensuing year will be proposed at the annual trustees' meeting in accordance with the Charities Act 2011.

On behalf of the board Jeff Stacey …….. 15/06/2022

J Stacey - Chairman of the Board of Trustees

Opinion

We have audited the financial statements of Jah-Jireh Charity Homes (the 'charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2021, and of its incoming resources and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees' annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of our audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether his gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of financial statements and for being satisfied they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Obtaining an understanding of the legal and regulatory frameworks that the Charity operates in, focusing on those laws and regulations that have had a direct effect on the financial statements. The key laws and regulations we considered in this context include Charities Act. In addition, we consider compliance with employee legislation, as fundamental to the Charity's operations;
- Discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias;
- Reviewing minutes of meetings of those charged with governance; and
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

MHA Moore and Smalley

MHA Moore and Smalley
Statutory Auditor

Richard House
Winckley Square
Preston
PR1 3HP

22/06/2022
……

MHA Moore and Smalley is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

JAH-JIREH CHARITY HOMES

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2021

	Note	Un-restricted funds £	Designated Funds £	Restricted Funds £	Total funds 2021 £	Total funds 2020 £
Income and endowments from:						
Donations and legacies	2	**113,223**	**2,099**	**-**	**115,322**	226,915
Charitable activities						
Rents received		**36,147**	**-**	**-**	**36,147**	44,739
Residents charges		**4,464,888**	**-**	**-**	**4,464,888**	4,529,290
Investments						
Interest – savings accounts		**10,158**	**-**	**-**	**10,158**	12,719
Other income						
Gain on disposal of tangible fixed asset held for the charity's own use		**267,983**	**-**	**-**	**267,983**	-
Covid payments from Councils		**53,274**	**-**	**-**	**53,274**	62,513
Infection Control Fund		**-**	**-**	**217,005**	**217,005**	174,753
CJRS		**21,090**	**-**	**-**	**21,090**	36,055
Wales Care Worker Support		**-**	-	**44,087**	**44,087**	30,464
Total income and endowments		**4,966,763**	**2,099**	**261,092**	**5,229,954**	5,117,448
Expenditure on:						
Charitable activities	3	**4,768,657**	**1,163**	**307,902**	**5,077,722**	4,620,693
Total expenditure		**4,768,657**	**1,163**	**307,902**	**5,077,722**	4,620,693
Net income/(expenditure)		**198,106**	**936**	**(46,810)**	**152,232**	496,755
Transfers between funds		**-**	**-**	**-**	**-**	-
Net movement in funds		**198,106**	**936**	**(46,810)**	**152,232**	496,755
Reconciliation of funds:						
Total funds brought forward		5,536,685	157,974	148,910	5,843,569	5,346,814
Total funds carried forward		**5,734,791**	**158,910**	**102,100**	**5,995,801**	5,843,569

All income and expenditure derive from continuing activities.

All gains and losses recognised in each period are included above.

The notes on pages 14 to 25 form part of these financial statements.

JAH-JIREH CHARITY HOMES

BALANCE SHEET

31 DECEMBER 2021

	Note	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	10		**6,972,396**		7,550,722
Current assets					
Stocks	11	**1,950**		1,950	
Debtors	12	**164,449**		186,824	
Saving accounts		**2,003,678**		1,572,938	
Cash at bank and in hand		**548,944**		410,623	
		2,719,021		2,172,335	
Creditors: amounts falling due within one year	13	**(3,695,616)**		(569,840)	
Net current (liabilities) / assets			**(976,595)**		1,602,495
Total assets less current liabilities			**5,995,801**		9,153,217
Creditors: amounts falling due after more than one year	14		**-**		(3,309,648)
Net assets			**5,995,801**		5,843,569
Charity Funds					
Unrestricted funds			**5,734,791**		5,536,685
Designated funds			**158,910**		157,974
Restricted funds			**102,100**		148,910
Total charity funds	16		**5,995,801**		5,843,569

These financial statements were approved and authorised for issue by the board of trustees on …..15/06/2022……

Signed on behalf of the board of trustees

Jeff Stacey

……

J Stacey – Chairman

JAH-JIREH CHARITY HOMES

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2021

		2021		2020
	£	£	£	£
Reconciliation of net income to net cash flow from operating activities				
Net income for the year		**152,232**		496,755
Depreciation of tangible fixed assets		**219,293**		215,852
Surplus on sale of tangible fixed assets		**(267,983)**		-
Decrease in debtors		**22,375**		75,362
Increase in creditors		**90,065**		13,367
Net cash flow from operating activities		**215,982**		801,336
Cash flow from investing activities				
Receipts from sale of tangible fixed assets	**688,558**		-	
Payments to acquire tangible fixed assets	**(61,542)**		(29,292)	
Net cash flow from investing activities		**627,016**		(29,292)
Cash flow from financing activities				
Repayment of long term loans	**(273,937)**		(273,938)	
Net cash flow from financing activities		**(273,937)**		(273,938)
Net increase in cash and cash equivalents		**569,061**		498,106
Cash and cash equivalents at 1 Jan		**1,983,561**		1,485,455
Cash and cash equivalents at 31 Dec		**2,552,622**		1,983,561
Cash and cash equivalents consists of:				
Savings accounts		**2,003,678**		1,572,938
Cash at bank and in hand		**548,944**		410,623
Cash and cash equivalents at 31 Dec		**2,552,622**		1,983,561

1 Summary of significant accounting policies

General information and basis of preparation

Jah-Jireh Charity Homes is a registered charity in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are detailed on page 3 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

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 prepared in sterling which is the functional currency of the charity.

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.

Funds

Unrestricted funds 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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 cost 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.

Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

Wherever possible residents are charged a full fee, subject to the availability of local authority funding and the use of charitable donations where residents and their families are not able to afford fees.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes residential home care costs; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on an insert detail basis and other overheads have been allocated on an insert detail basis.

The analysis of these costs is included in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended:

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

- Freehold land and buildings - Nil on land, 2% of cost of buildings
- Leasehold land and buildings - 2% on cost
- Plant, equipment and fixtures - 20% - 33% on cost per annum
- Motor vehicles - 25% of reducing balance

Investments

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

Stocks

Stocks consist of consumables and are stated at the lower of cost and net realisable value.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

Concessionary loans

Concessionary loans include those receivable / payable / receivable and payable to a third party / parties which are interest free or below market interest rates and are made to advance charitable purposes. Where the loan is repayable on demand within one year, the loan is measured at cost, less impairment. Where the loan is repayable after more than one year, the loan is initially measured at fair value and subsequently measured at amortised cost using the effective interest rate method, less impairment.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Leases

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

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 and are confident there is sufficient evidence to conclude the charity is able to continue as a going concern.

Budgets and Forecasts have been prepared on a worst, likely and best-case scenarios. In all scenarios there is either a surplus or a manageable deficit which is a small percentage of existing cash reserves. The current year performance exceeded expectations, despite the pandemic. Regarding Covid, any lack of future government support can be managed within surpluses or from reserves. Occupancy levels remain good and above average for the industry, we are confident occupancy levels will remain high due to the levels of waiting list we are holding for accommodation.

The healthy cash situation is supported by the high percentage of cash investments, which are retained in short term accounts of up to 6 months. A high percentage of investment cash is distributed among banks to maximise the FSCS protection.

All loan and equipment lease payments are up to date. We have sought and been given assurances that our current financial performance meets the bank's lending criteria to extend the current agreement beyond 2022.

The Trustees and management remain confident that the charity will remain a going concern for the foreseeable future and at least 12 months from the accounts approval.

2 Income from donations and legacies

	Unrestricted funds	Designated funds	Restricted funds	Total 2021
Gifts	**100,300**	**2,099**	**-**	**102,399**
Legacies	**12,923**	**-**	**-**	**12,923**
	113,223	**2,099**	**-**	**115,322**

	Unrestricted funds	Designated funds	Restricted funds	Total 2020
Gifts	**107,898**	**7,632**	**-**	**115,530**
Legacies	**24,977**	**-**	**86,408**	**111,385**
	132,875	**7,632**	**86,408**	**226,915**

3 Analysis of expenditure on charitable activities

	Staff Costs	Depreciation	Support costs	Total funds
Residential home care costs - 2021	**3,052,182**	**219,293**	**1,806,247**	**5,077,722**
Residential home care costs - 2020	**2,934,293**	**215,852**	**1,470,548**	**4,620,693**

Expenditure on charitable activities was £5,077,722 (2020: £4,620,693) of which £4,768,657 (2020: £4,464,736) was attributable to general unrestricted funds, £1,163 (2020: £13,242) was attributable to designated funds and £307,902 (2020: £142,715) was attributable to restricted funds.

4 Allocation of support costs

	Residential home care costs 2021 £	Total funds 2021 £	Residential home care costs 2020 £	Total funds 2020 £
Governance	**17,989**	**17,989**	17,926	17,926
Finance	**113,255**	**113,255**	134,036	134,036
Residents costs	**1,021,808**	**1,021,808**	709,962	709,962
Property costs	**555,191**	**555,191**	502,734	502,734
Office costs	**98,004**	**98,004**	105,890	105,890
	1,806,247	**1,806,247**	1,470,548	1,470,548

5 Governance costs

	2021 £	2020 £
Audit fees	**12,210**	12,480
Accountancy and advisory fees	**2,005**	2,826
Professional indemnity insurance	**3,774**	2,540
Board of Trustees' meeting expenses	**-**	80
	17,989	17,926

6 Net income for the year

Net income is stated after charging / (crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	**219,293**	215,852
Gain on disposal of tangible fixed asset held for the charity's own use	**(267,983)**	-
Operating lease rentals	**32,649**	33,765

7 Auditor's remuneration

The auditors' remuneration of £14,215 (2020: £15,306) comprised £12,210 relating to audit services (2020: £12,480) and £2,005 (2020: £2,826) relating to accountancy and other services.

8 Trustees' and key management personnel remuneration and expenses

During the year Mr E Delaney and his family received remuneration and benefits in kind totalling £32,240 (2020: £27,758). During the year Mr J Stacey received remuneration and benefits in kind totalling £12,480 (2020: £12,720).

Legal authority to make such payments to Trustees is contained in the charity's Trust Deed.

The total amount of employee benefits received by key management personnel is £379,810 (2020: £331,431). The charity considers its key management personnel comprise of the chief executive officer, chair of trustees/property asset manager, finance manager, training & policy manager, and the business and care managers from each of the four homes.

The reimbursement of trustees' expenses was as follows:

	2021 No.	**2020 No.**	**2021 £**	**2020 £**
Travel	**2**	4	**379**	1,314
Subsistence	**1**	1	**71**	152
Accommodation	**-**	1	**-**	170
Other	**-**	-	**-**	-
	3	6	**450**	1,636

9 Staff costs and employee benefits

The average monthly number of employees during the year was as follows:

	2021 No.	**2020 No.**
Charitable activities	**174**	206
	174	206

During the year, there was an average of 37 full-time employees (2020: 34), 137 part-time employees (2020: 172) and 123 full-time equivalent employees (2020: 131).

The total staff costs and employees benefits were as follows:

	2021 £	2020 £
Wages and salaries	**2,834,821**	2,741,868
Social security	**175,624**	154,146
Defined contribution pension costs	**41,737**	38,279
	3,052,182	2,934,293

No employees received total employee benefits (excluding employer pension costs) of more than £60,000 in either the current or previous year.

10 Tangible fixed assets

	Freehold land and buildings	Long Leasehold land & buildings	Plant equipment and fixtures	Motor vehicles	Total
Cost					
At 1 January 2021	9,863,590	40,000	1,332,484	45,740	11,281,814
Additions	-	-	61,542	-	61,542
Disposals	(420,575)	-	-	-	(420,575)
At 31 December 2021	**9,443,015**	**40,000**	**1,394,026**	**45,740**	**10,922,781**
Depreciation					
At 1 January 2021	2,507,845	13,093	1,177,010	33,144	3,731,092
Charge for the year	153,789	640	61,633	3,231	219,293
On disposals	-	-	-	-	-
At 31 December 2021	**2,661,634**	**13,733**	**1,238,643**	**36,375**	**3,950,385**
Net book value					
At 31 December 2021	**6,781,381**	**26,267**	**155,383**	**9,365**	**6,972,396**
At 31 December 2020	7,355,745	26,907	155,474	12,596	7,550,722

All freehold and leasehold land/ buildings, with the exception of land in Kent, together with plant, equipment, fixtures and motor vehicles are held as functional assets. The land in Kent is included in freehold above at cost of £350,000. It was sold in 2021 and is therefore part of the disposals.

The trustees are confident, without having a professional valuation carried out, that the true value of the properties detailed in the financial statements is greater than the value stated in the financial statements, and use the insured rebuilding cost as a basis for this confidence.

Included in tangible fixed assets is land totalling £1,761,551 (2020: £2,111,551) which is not depreciated. Tangible fixed assets with a net book value of £6,807,648 (2020: £7,032,652) have been pledged as security for liabilities of the charity. The assets have restricted title.

11 Stocks

	2021 £	2020 £
Finished goods	**1,950**	1,950

All stock held is for the provision of residential home care.

12 Debtors

	2021 £	2020 £
Trade debtors	**78,860**	124,385
Other debtors	**15,236**	11,879
Prepayments and accrued income	**70,353**	50,560
	164,449	186,824

13 Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	**125,227**	64,078
Other tax and social security	**22,666**	31,609
Accruals and deferred income	**169,215**	138,948
Concessionary loans payable	**2,000**	2,000
Other creditors	**1,992**	6,894
Fees received in advance	**64,867**	52,373
Bank loans	**3,309,649**	273,938
	3,695,616	569,840

Bank loans totalling £3,309,649 (2020: £273,938) are secured by a legal charge over certain freehold property of the charity.

The bank loan is currently repayable in quarterly instalments over 10 years, with the end of the term falling in December 2022. After the year end, the charity has reached an agreement with National Westminster Bank Plc to extend the loan term by a further 10 years. The bank are processing the necessary paperwork to extend the term, following their formal offer. The rate of interest will be 2.5% above the Nat West base rate, a saving on the current rate of interest on the loan of 3% over base rate.

The Concessionary loan payable totals £2,000 it is a single unsecured loan repayable on demand with no on-going repayable element. All concessionary loans payable are interest free.

14 Creditors: Amounts falling due after more than one year (as restated)

	2021 £	2020 £
Bank loans and overdrafts		
Due within one to two years	-	3,309,648
Due within two to five years	-	-
	-	3,309,648

Bank loans totalling £nil (2020: £3,309,648) are secured by a legal charge over certain freehold property of the charity. The prior year balances have been restated to include amounts incorrectly classified as falling due within two to five years as falling due within one to two years.

15 Operating leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Not later than one year	**23,923**	21,358
Later than one year and not later than five years	**80,137**	31,995
Later than five years	**45,115**	7,090
	149,175	60,443

16 Fund reconciliation

	Balance at 1 Jan 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2021 £
Unrestricted funds	5,536,685	4,966,763	(4,768,657)	-	**5,734,791**
Designated funds					
South of England	156,811	2,099	-	-	**158,910**
Video / Website Work	1,163	-	(1,163)	-	**-**
Restricted Funds					
Infection Control Fund	62,502	217,005	(217,005)	-	**62,502**
Merthyr Legacy	86,408	-	(46,810)	-	**39,598**
Wales Care Workers	-	44,087	(44,087)	-	**-**
Total funds	5,843,569	5,229,954	(5,077,722)	-	**5,995,801**

Designated funds

The South of England project funds represent funds received towards the proposed new home in the South of England. The fund has an over and an under subscription clause. This means that any funds over-subscribed can be put to the general use of the charity and any funds under-subscribed, which means the project cannot therefore proceed, can also be put to the general use of the charity, should this become necessary.

Video / website work funds represent funds received from a donor towards producing a series of videos to support a general awareness and promotion of the work undertaken by the charity.

Restricted funds

Infection Control Fund represents money given to the charity by Local Authorities for specific costs related to additional infection control activity related to the COVID pandemic.

Merthyr legacy funds represent a restricted legacy for payment towards the unspecified costs relating to the running of the Merthyr home.

Wales Care Workers funds represent money given by the Welsh Government to recognise the contribution of care workers during the COVID pandemic.

	Balance at 1 Jan 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2020 £
Unrestricted funds	5,183,230	4,818,191	(4,464,736)	-	**5,536,685**
Designated funds					
South of England	163,584	2,632	(9,405)	-	**156,811**
Video/Website Work					
Restricted Funds	-	5,000	(3,837)	-	**1,163**
Infection Control Fund					
Merthyr Legacy	-	174,753	(112,251)	-	**62,502**
Wales Care Workers	-	86,408	-	-	**86,408**
	-	30,464	(30,464)	-	**-**
Total funds	5,346,814	5,117,448	(4,620,693)	-	**5,843,569**

17 **Analysis of net assets (between unrestricted, designated and restricted funds)**

	Tangible fixed assets £	Other net assets £	2021 Total £
Unrestricted funds	6,972,396	(1,237,605)	**5,734,791**
Designated funds	-	158,910	**158,910**
Restricted funds	-	102,100	**102,100**
	6,972,396	(976,595)	**5,995,801**

	Tangible fixed assets £	Other net assets £	2020 Total £
Unrestricted funds	7,550,722	(2,014,037)	**5,536,685**
Designated funds	-	157,974	**157,974**
Restricted funds	-	148,910	**148,910**
	7,550,722	(1,707,153)	**5,843,569**

18 Pension and other post-retirement benefits

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £41,737 (2020: £38,279).

19 Events after the end of the period

The charity is not aware of any legacy or other events after the period.

20 Related party transactions

Trustees are employed by the charity, their remuneration and benefits in kind are included in note 8.

During the year the charity paid monies totalling £7,280 to Mr E W Delaney (2020: £7,280) for the use of 317 Lytham Road, Warton, as an administration office. The charity has agreed to rent these premises on a mutually agreed ongoing basis.

During the year the charity received cash donations totalling £240 (2020: £6,373) from trustees.

21 Capital Commitments

At the 31 December 2021, there are no capital commitments.

22 Non Cash Donations

At the 31 December 2021, the charity had no non-cash donations to declare.

23 Volunteers

At the 31 December 2021, there are 2 regular volunteers who have covered roles that may have featured on the payroll, they cover the areas of media service and IT support, we estimate the value of the time spent to be in the region of £28,139.

JAH-JIREH CHARITY HOMES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2021

		2021		2020
Income and endowments from:	**£**	**£**	**£**	**£**
Donations and legacies		**115,322**		226,915
Charitable activities				
Rents received		**36,147**		44,739
Residents charges		**4,464,888**		4,529,290
Investments				
Interest – savings accounts		**10,158**		12,719
Other Income				
Gain on disposal of tangible fixed asset held for the charity's own use		**267,983**		-
Covid payments from Councils		**53,274**		62,513
Infection Control Fund		**217,005**		174,753
Coronavirus Job Retention Scheme		**21,090**		36,055
Wales Care Worker Support		**44,087**		30,464
Total income and endowments		**5,229,954**		5,117,448
Expenditure on:				
Charitable activities				
Wages and salaries	**3,052,182**		2,934,293	
Agency costs	**490,299**		178,753	
Rent	**10,286**		10,285	
Rates, insurance and water	**120,876**		107,463	
Heat and light	**195,873**		162,885	
Repairs and renewals	**241,891**		222,102	
Food	**256,512**		257,250	
Nursing, cleaning and household supplies	**198,298**		220,603	
Stationery, postage and telephone	**41,623**		50,773	
Motor and travel expenses	**47,683**		27,582	
Bank charges	**6,834**		7,696	
Bank loan interest	**106,421**		125,993	
Sundry expenses	**23,219**		25,772	
Training costs	**10,965**		15,551	
Legal and professional fees	**15,670**		19,342	
Criminal records applications	**2,961**		1,629	
Registration fees	**18,847**		18,943	
Depreciation: Buildings	**154,429**		154,429	
Plant and fixtures	**61,633**		57,224	
Motor vehicles	**3,231**		4,199	
		5,059,733		4,602,767
Governance costs				
Audit fees	**12,210**		12,480	
Accountancy and advisory fees	**2,005**		2,826	
Professional indemnity insurance	**3,774**		2,540	
Board of trustees meeting expenses	**-**		80	
		17,989		17,926
Total expenditure		**5,077,722**		4,620,693
Net income for the year		**152,232**		496,755

JAH-JIREH CHARITY HOMES

England & Wales - Charity number 1062023

Accounts

Charity registration number: 1062023

JAH-JIREH CHARITY HOMES

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31 DECEMBER 2020

JAH-JIREH CHARITY HOMES

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JAH-JIREH CHARITY HOMES

CHARITY REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Jah-Jireh Charity Homes
Charity registration number	1062023
Trustees	E W Delaney - Chairman P J Cutting R Jones A Kendall F Sartin C Stringer J Stacey R Telles C Bland G Cockshott J Wigmore (Resigned 17th June 2020) R Daniel L Chadwick
Chief executive officer	E W Delaney
Registered office	317 Lytham Road Warton Preston PR4 1TE
Auditor	MHA Moore and Smalley Chartered Accountants & Statutory Auditors Richard House Winckley Square Preston PR1 3HP
Bankers	National Westminster Bank plc 13 Whitegate Drive Blackpool FY3 9AG
Solicitors	Roland Robinsons and Fentons 85-89 Adelaide Street Blackpool FY1 4LX

JAH-JIREH CHARITY HOMES

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2020

The trustees present their report and the audited financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Structure, governance and management

Governing document

Jah-Jireh Charity Homes is governed by a Trust Deed dated 1 April 1997 as amended by a supplemental deed dated 25 February 2005. The charity is registered under the name Jah-Jireh Charity Homes with the Charity Commission (charity number 1062023).

Recruitment, appointment, induction and training of trustees

The minimum number of trustees shall be four with no maximum number. The trustees must be a respected member of a Congregation of Jehovah's Witnesses and shall remain so and be in good standing. Trustees are appointed by a resolution of a meeting of the trustees. A memorandum of his appointment shall be signed by the persons present at such meeting and every new trustee, before acting in the trust of the deed must sign the minute book for which provision is made, a declaration of acceptance and of willingness to act in the trusts declared in the trust deed.

Whilst it is likely that our trustee appointments will be current or previous trustees of another charity and therefore have relevant experience, we nonetheless share with them the Charity Commission Trustee Welcome Pack, a copy of the Trust Deed, the current charity registration with the Charity Commission, copies of previous meeting minutes and background to the work of the charity. Further training will be considered as it is identified. The Trustees hold a range of professional qualifications including in accountancy, law and civil engineering.

Organisational structure

The trustees who served during the year are shown on page 1. The trustees meet at least twice a year. In addition, there are various committees that support the trustees. The current committees are Operations, Finance, Buildings, Legal, Media and International. The committees are made up of trustees and some head office staff. Day to day decisions are made by the Operations committee and are assisted by staff at the head office and homes of the charity.

Related parties

The trustees provide advice and assistance to Jehovah's Witness communities internationally and at home, including direct visits to explain and replicate the Jah-Jireh Charity Homes experience.

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen the risks.

Remuneration of key management personnel

The charity considers its key management personnel to comprise of the chief executive officer, senior care manager, operating committee member/property asset manager, finance manager, administration manager, and the business and care managers from each of the four homes. Remuneration of key management is set in line with the market rate for the specific role and is reviewed annually by the Operations Committee.

Objectives and activities

Objects

The objects of the charity are:

- The provision of care facilities for Jehovah's Witnesses in good standing who have need of such facilities by reason of their age, infirmity or economic circumstances;
- The advancement of Christian religion as practised by Jehovah's Witnesses; and
- The relieving of Jehovah's Witnesses in hardship and/or distress.

Aims

The charity aims to continue its work in accordance with its charitable objects, so long as funding is available. It is looking to develop its existing portfolio of care homes as well as further development of land which is owned by the charity.

Objectives for the year

Each year the trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission’s general guidance on public benefit and in particular its supplementary public guidance on public benefit and fee charging and the advancement of religion for the public benefit.

The trustees consider the beliefs and practises of the Christian religion, as practised by Jehovah’s Witnesses, assist in the advancement of religion for the purposes of charity law, and promote morals and ethics of the Christian faith which can have a positive impact on society as a whole.

The charity's main objectives for the year were to:-

- Make places available for those members of the Jehovah’s Witness community in need of such a provision on a full-time or respite basis;
- Progress with the plans for a care home facility on the land in the South East of England;
- Continuing the programme of refurbishing existing homes.

Significant activities for achieving objectives

The charity is continuing to pursue the above objectives through actively seeking donations to enable them to continue to develop further sites for future development, continuing to refurbish its existing homes and offering subsidised places to those service users who cannot afford our full fees through funding from local authorities and/or through charitable donations from Jehovah's Witnesses.

Volunteers

Due to the increasing demands on the charity, a program has been put in place to enable those who are able to volunteer their time to assist the homes. This can include assisting with small maintenance tasks at the homes or visiting the residents. All volunteers are given appropriate training and are not remunerated.

Achievements and performance

In view of the current economic climate and the pandemic, the trustees are pleased to have maintained occupancy levels close to previous years. A decision to suspend short-term respite at the beginning of the pandemic and restrictions on new admissions following outbreaks has impacted occupancy levels slightly. The trustees are pleased to have provided advice internationally to enable other Jehovah's Witnesses to follow the same pattern for developing homes. The Jah-Jireh brand has been registered as a trademark across Europe.

Financial review

The statement of financial activities on page 11 (SOFA) shows net incoming resources of £496,755 (2019: incoming resources of £350,168). Occupancy of homes averaged 91.7% (2019: 93.3%).

The factors which have led to the increase of net income during the period are the normal reasons such as maintaining a good level of occupancy, increased fees and the annual matching fee rate exercise. However, this year, due to the pandemic, several Local Authorities increased their Fees in respect of increased activity related to the pandemic. The Government also initiated an 'Infection Control Fund' for the English Homes and the Welsh Government paid out £500 per staff member under their 'Care Worker Support' payment.

Reserves policy

It is the policy of the charity to maintain unrestricted funds to cover any emergency repairs which may arise from time to time, together with utilising these with a view to developing additional facilities. The charity continues to build up reserves to provide subsidised places to those service users who cannot afford our full fees and have been refused funding from local authorities.

The amount of cash reserves held at the year ended 31 December 2020 is £1,983,561, which is held for the reasons stated above. The cash reserves are equivalent to just about four months expenditure, which the trustees consider to be reasonable for continued operations.

The total amount of funds held includes designated funds of £157,974. The designated funds comprise funds received towards the proposed new home in the South of England, as well as new funds received this year comprising a £5,000 donation received towards producing a series of videos to support a general awareness and promotion of the work undertaken by the charity.

We also received Local Authority grants during the year which are treated as 'Restricted Funds', in addition to a legacy for the Merthyr home. We still hold £148,910 at year-end, of which £62,502 relates to grants received from Local Authorities, that can no longer be used under the prescribed conditions. This relates to the monies designated for the safe visiting facilities that are no longer proceeding, and if not able to be spent as directed, may need to be returned. An approach will need to be to the Local Authorities to determine how / or if these monies are to be returned / used for an alternative purpose in the future.

Principal funding sources

The charity's principal funding sources continue to be from local authority funding, residents' charges and voluntary donations.

With regard to fundraising no professional fundraising organisations are used in any of our activities. We do not solicit funds, all donations are voluntary. Payment methods offered include; card payment via our website using the Virgin Money service; payroll giving; direct payment from banks and cash and cheques deposited in donation boxes within our homes, or sent to head office.

Plans for future periods

The charity plans to continue to provide a good standard of care, remunerate its staff appropriately and develop their skills as well as continuing to plan to develop other homes and sheltered accommodation/assisted living if this continues to be practicable. The charity plans to continue providing respite and charitably funded care beds through donated income. In addition, the Trustees will continue to assist and support other members of the international Jehovah's Witness community where and when such support is required. The cost of such support will remain entirely at the discretion of the Trustees.

Plans for Handling the COVID Pandemic

We have specific policies and procedures in place to manage in the pandemic and control the virus. Donations have not been negatively affected they have increased during the pandemic. The key risk from a financial perspective relate to a loss of income due to a higher number of deaths of residents in the year and potential for increased costs, this year we have seen a drop in occupancy of 1.6%. All residents and staff have been offered vaccinations and we have had a high take-up so we expect the situation to stabilise in the short term. We continue to maintain a waiting list for new residents which has increased to 40. Government grants continue (there are uncertainties for the period after 30th June 2021) to support the increased costs for the following three key areas:

1) extra hygiene related activity/ PPE
2) more expensive staff costs due to COVID 19 related absences.
3) increased costs related to visiting and testing

Respite remains suspended and is under constant review due to the extended pandemic, we expect a limited respite service when possible and will offset the loss by taking in permanent residents into respite designated beds.

Government funding continues to be provided for a few staff (who are furloughed under the Job Retention Scheme) that due to health risk assessments cannot be found appropriate work. We are confident in maintaining good levels of occupancy and managing of the potential increased costs. The situation is being constantly monitored and reported to management weekly, monthly meetings are being held with the managers.

Trustees' responsibilities

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

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity 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 in the Charities SORP 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Auditor

A resolution to re-appoint MHA Moore and Smalley as auditor for the ensuing year will be proposed at the annual trustees' meeting in accordance with the Charities Act 2011.

E W Delaney

On behalf of the board ……..

E W Delaney - Chairman of the Board of Trustees

Opinion

We have audited the financial statements of Jah-Jireh Charity Homes (the 'charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2020, and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees' annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of our audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether his gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- the charity has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 5, the trustees are responsible for the preparation of financial statements and for being satisfied they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- Obtaining an understanding of the legal and regulatory frameworks that the Charity operates in, focusing on those laws and regulations that have had a direct effect on the financial statements. The key laws and regulations we considered in this context include Charities Act. In addition, we consider compliance with employee legislation, as fundamental to the Charity's operations;
- Discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations and fraud;
- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias;
- Reviewing minutes of meetings of those charged with governance; and
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

MHA Moore and Smalley

MHA Moore and Smalley
Statutory Auditor

Richard House
Winckley Square
Preston
PR1 3HP

25/06/2021
……

MHA Moore and Smalley is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

JAH-JIREH CHARITY HOMES

STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2020

	Note	Un-restricted funds £	Designated Funds £	Restricted Funds £	Total funds 2020 £	Total funds 2019 £
Income and endowments from:						
Donations and legacies	2	**132,875**	**7,632**	**86,408**	**226,915**	217,754
Charitable activities						
Rents received		**44,739**	**-**	**-**	**44,739**	33,250
Residents charges		**4,529,290**	**-**	**-**	**4,529,290**	4,493,454
Investments						
Interest – savings accounts		**12,719**	**-**	**-**	**12,719**	15,690
Other income						
Covid payments from Councils		**62,513**	**-**	**-**	**62,513**	-
Infection Control Fund		**-**	**-**	**174,753**	**174,753**	-
CJRS		**36,055**	**-**	**-**	**36,055**	-
Wales Care Worker Support		**-**	**-**	**30,464**	**30,464**	-
Total income and endowments		**4,818,191**	**7,632**	**291,625**	**5,117,448**	4,760,148
Expenditure on:						
Charitable activities	3	**4,464,736**	**13,242**	**142,715**	**4,620,693**	4,409,980
Total expenditure		**4,464,736**	**13,242**	**142,715**	**4,620,693**	4,409,980
Net income/(expenditure)		**353,455**	**(5,610)**	**148,910**	**496,755**	350,168
Transfers between funds		**-**	**-**		**-**	-
Net movement in funds		**353,455**	**(5,610)**	**148,910**	**496,755**	350,168
Reconciliation of funds:						
Total funds brought forward		5,183,230	163,584	-	5,346,814	4,996,646
Total funds carried forward		**5,536,685**	**157,974**	**148,910**	**5,843,569**	5,346,814

All income and expenditure derive from continuing activities.

All gains and losses recognised in each period are included above.

The notes on pages 14 to 25 form part of these financial statements.

JAH-JIREH CHARITY HOMES

BALANCE SHEET

31 DECEMBER 2020

	Note	2020 £	2020 £	2019 £	2019 £
Fixed assets					
Tangible assets	10		**7,550,722**		7,737,282
Current assets					
Stocks	11	**1,950**		1,950	
Debtors	12	**186,824**		262,186	
Saving accounts		**1,572,938**		1,294,272	
Cash at bank and in hand		**410,623**		191,183	
		2,172,335		1,749,591	
Creditors: amounts falling due within one year	13	**(569,840)**		(556,473)	
Net current assets			**1,602,495**		1,193,118
Total assets less current liabilities			**9,153,217**		8,930,400
Creditors: amounts falling due after more than one year	14		**(3,309,648)**		(3,583,586)
Net assets			**5,843,569**		5,346,814
Charity Funds					
Unrestricted funds			**5,536,685**		5,183,230
Designated funds			**157,974**		163,584
Restricted funds			**148,910**		-
Total charity funds	16		**5,843,569**		5,346,814

These financial statements were approved and authorised for issue by the board of trustees on .18/06/2021…….

Signed on behalf of the board of trustees

E W Delaney

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E W Delaney – Chairman

JAH-JIREH CHARITY HOMES

STATEMENT OF CASH FLOWS

YEAR ENDED 31 DECEMBER 2020

		2020		2019
	£	£	£	£
Reconciliation of net income to net cash flow from operating activities				
Net income for the year		**496,755**		350,168
Depreciation of tangible fixed assets		**215,852**		213,350
Decrease/(increase) in debtors		**75,362**		(84,402)
Increase/(decrease) in creditors		**13,367**		(45,911)
Net cash flow from operating activities		**801,336**		433,205
Cash flow from investing activities				
Receipts from sale of tangible fixed assets	**-**		300	
Payments to acquire tangible fixed assets	**(29,292)**		(89,030)	
Net cash flow from investing activities		**(29,292)**		(88,730)
Cash flow from financing activities				
Repayment of long term loans	**(273,938)**		(267,152)	
Net cash flow from financing activities		**(273,938)**		(267,152)
Net increase in cash and cash equivalents		**498,106**		77,323
Cash and cash equivalents at 1 Jan		**1,485,455**		1,408,132
Cash and cash equivalents at 31 Dec		**1,983,561**		1,485,455
Cash and cash equivalents consists of:				
Savings accounts		**1,572,938**		1,294,272
Cash at bank and in hand		**410,623**		191,183
Cash and cash equivalents at 31 Dec		**1,983,561**		1,485,455

1 Summary of significant accounting policies

General information and basis of preparation

Jah-Jireh Charity Homes is a registered charity in the United Kingdom. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charity's operations and principal activities are detailed on page 3 of these financial statements.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Act 2011 and UK Generally Accepted Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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) issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

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 prepared in sterling which is the functional currency of the charity.

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.

Funds

Unrestricted funds 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.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

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 cost 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.

Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102). Further detail is given in the Trustees' Annual Report.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

Wherever possible residents are charged a full fee, subject to the availability of local authority funding and the use of charitable donations where residents and their families are not able to afford fees.

Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Expenditure on charitable activities includes residential home care costs; and
- Other expenditure represents those items not falling into the categories above.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources. Premises overheads have been allocated on an insert detail basis and other overheads have been allocated on an insert detail basis.

The analysis of these costs is included in note 4.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended:

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

- Freehold land and buildings - Nil on land, 2% of cost of buildings
- Leasehold land and buildings - 2% on cost
- Plant, equipment and fixtures - 20% - 33% on cost per annum
- Motor vehicles - 25% of reducing balance

Investments

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

Stocks

Stocks consist of consumables and are stated at the lower of cost and net realisable value.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Loans and borrowings

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

Concessionary loans

Concessionary loans include those receivable / payable / receivable and payable to a third party / parties which are interest free or below market interest rates and are made to advance charitable purposes. Where the loan is repayable on demand within one year, the loan is measured at cost, less impairment. Where the loan is repayable after more than one year, the loan is initially measured at fair value and subsequently measured at amortised cost using the effective interest rate method, less impairment.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in profit or loss unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Leases

Rentals payable and receivable under operating leases are charged to the SoFA on a straight line basis over the period of the lease.

Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

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 and are confident there is sufficient evidence to conclude the charity is able to continue as a going concern.

Budgets and Forecasts have been prepared on a worst, likely and best-case scenarios. In all scenarios a surplus is returned on the profit & loss accounts. The Current year performance exceeded expectations, despite the pandemic. Regarding COVID any lack of future government support can be managed within surpluses or from reserves. Occupancy levels remain good and above average for the industry, we are confident occupancy levels will remain high due to the levels of waiting list we are holding for accommodation.

The healthy cash situation is likely to be raised further with the sale of land in Rainham. A high percentage of cash investments are retained in short term accounts of up to 6 months. A high percentage of investment cash is distributed among banks to maximise the FSCS protection.

All loan and equipment lease payments are up to date. We have sought and been given assurances that our current financial performance meets the bank’s lending criteria, for future re-negotiation at the next review point of the loan in 2022.

The Trustees and management remain confident that the charity will remain a going concern for the foreseeable future and at least 12 months from the accounts approval.

2 Income from donations and legacies

	Unrestricted funds	Designated funds	Restricted funds	Total 2020
Gifts	**107,898**	**7,632**	**-**	**115,530**
Legacies	**24,977**	**-**	**86,408**	**111,385**
	132,875	**7,632**	**86,408**	**226,915**

	Unrestricted funds	Designated funds	Restricted funds	Total 2019
Gifts	**102,242**	**3,144**	**-**	**105,386**
Legacies	**112,368**	**-**	**-**	**112,368**
	214,610	**3,144**	**-**	**217,754**

3 Analysis of expenditure on charitable activities

	Staff Costs	Depreciation	Support costs	Total funds
Residential home care costs - 2020	**2,934,293**	**215,852**	**1,470,548**	**4,620,693**
Residential home care costs - 2019	**2,759,569**	**213,351**	**1,437,060**	**4,409,980**

Expenditure on charitable activities was £4,620,693 (2019: £4,409,980) of which £4,464,736 (2019: £4,409,980) was attributable to general unrestricted funds, £13,242 (2019: £nil) was attributable to designated funds and £142,715 (2019: £nil) was attributable to restricted funds.

4 Allocation of support costs

	Residential home care costs 2020 £	Total funds 2020 £	Residential home care costs 2019 £	Total funds 2019 £
Governance	**17,926**	**17,926**	17,990	17,990
Finance	**134,036**	**134,036**	160,513	160,513
Residents costs	**709,962**	**709,962**	721,645	721,645
Property costs	**502,734**	**502,734**	461,183	461,183
Office costs	**105,890**	**105,890**	75,729	75,729
	1,470,548	**1,470,548**	1,437,060	1,437,060

5 Governance costs

	2020 £	2019 £
Audit fees	**12,480**	11,590
Accountancy and advisory fees	**2,826**	1,892
Professional indemnity insurance	**2,540**	2,930
Board of Trustees' meeting expenses	**80**	1,578
	17,926	17,990

6 Net income for the year

Net income is stated after charging / (crediting):

	2020 £	2019 £
Depreciation of tangible fixed assets	**215,852**	213,351
Operating lease rentals	**33,765**	31,931

7 Auditor's remuneration

The auditors' remuneration of £15,306 (2019: £13,482) comprised £12,480 relating to audit services (2019: £11,590) and £1,626 (2019: £1,892) relating to accountancy and other services.

There was also a fee of £1,200 which was for advice on setting up the Flagstone Investment Platform.

8 Trustees' and key management personnel remuneration and expenses

During the year Mr E Delaney and his family received remuneration and benefits in kind totalling £27,758 (2019: £30,444). During the year Mr J Stacey received remuneration and benefits in kind totalling £12,720 (2019: £12,480).

Legal authority to make such payments to Trustees is contained in the charity's Trust Deed.

The total amount of employee benefits received by key management personnel is £331,431 (2019: £322,827). The charity considers its key management personnel comprise of the chief executive officer, senior care manager, operating committee member/property asset manager, finance manager, administration manager, and the business and care managers from each of the four homes.

None of the trustees are accruing pension arrangements (2019: none).

The reimbursement of trustees' expenses was as follows:

	2020 No.	**2019 No.**	**2020 £**	**2019 £**
Travel	**4**	5	**1,314**	3,320
Subsistence	**1**	13	**152**	243
Accommodation	**1**	2	**170**	238
Other	**-**	-	**-**	-
	6	20	**1,636**	3,801

Included above are £0 (2019: £481) which have been paid directly to third parties.

9 Staff costs and employee benefits

The average monthly number of employees during the year was as follows:

	2020 No.	**2019 No.**
Charitable activities	**206**	217
	206	217

During the year, there was an average of 34 full-time employees (2019: 33), 172 part-time employees (2019: 184) and 131 full-time equivalent employees (2019: 134).

The total staff costs and employees benefits were as follows:

	2020 £	2019 £
Wages and salaries	**2,741,868**	2,595,548
Social security	**154,146**	133,286
Defined contribution pension costs	**38,279**	30,735
	2,934,293	2,759,569

No employees received total employee benefits (excluding employer pension costs) of more than £60,000 in either the current or previous year.

10 Tangible fixed assets

	Freehold land and buildings	Long Leasehold land & buildings	Plant equipment and fixtures	Motor vehicles	Total
Cost					
At 1 January 2020	9,863,590	40,000	1,303,192	45,740	11,252,522
Additions	-	-	29,292	-	29,292
Disposals	-	-	-	-	-
At 31 December 2020	**9,863,590**	**40,000**	**1,332,484**	**45,740**	**11,281,814**
Depreciation					
At 1 January 2020	2,354,056	12,453	1,119,786	28,945	3,515,240
Charge for the year	153,789	640	57,224	4,199	215,852
On disposals	-	-	-	-	-
At 31 December 2020	**2,507,845**	**13,093**	**1,177,010**	**33,144**	**3,731,092**
Net book value					
At 31 December 2020	**7,355,745**	**26,907**	**155,474**	**12,596**	**7,550,722**
At 31 December 2019	7,509,534	27,547	183,406	16,795	7,737,282

All freehold and leasehold land/ buildings, with the exception of land in Kent, together with plant, equipment, fixtures and motor vehicles are held as functional assets. The land in Kent is included in freehold above at cost of £350,000 it is held as an investment to be used to develop a future new home.

The trustees are confident, without having a professional valuation carried out, that the true value of the properties detailed in the financial statements is greater than the value stated in the financial statements, and use the insured rebuilding cost as a basis for this confidence.

Included in tangible fixed assets is land totalling £2,111,551 (2019: £2,111,551) which is not depreciated. Tangible fixed assets with a net book value of £6,992,653 (2019: £7,497,082) have been pledged as security for liabilities of the charity. The assets have restricted title. During the year security on the Rainham, Kent site was removed by Natwest bank value £350,000.

11 Stocks

	2020 £	2019 £
Finished goods	**1,950**	1,950

All stock held is for the provision of residential home care.

12 Debtors

	2020 £	2019 £
Trade debtors	**124,385**	132,492
Other debtors	**11,879**	91,224
Prepayments and accrued income	**50,560**	38,470
	186,824	262,186

13 Creditors: Amounts falling due within one year

	2020 £	2019 £
Trade creditors	**64,078**	58,878
Other tax and social security	**31,609**	21,546
Accruals and deferred income	**138,948**	93,746
Concessionary loans payable	**2,000**	4,918
Other creditors	**6,894**	68
Fees received in advance	**52,373**	113,077
Bank loans	**273,938**	264,240
	569,840	556,473

Bank loans totalling £273,938 (2019: £264,240) are secured by a legal charge over certain freehold property of the charity.

The bank loan is currently repayable in quarterly instalments over 10 years, the next 10-year review is due by December 2022. The rate of interest on the loan is 3% over the National Westminster Bank Plc LIBOR rate plus mandatory cost. LIBOR is being withdrawn in 2021.

The Concessionary loan payable totals £2,000 it is a single unsecured loan repayable on demand with no on-going repayable element. All concessionary loans payable are interest free.

14 Creditors: Amounts falling due after more than one year

	2020	2019
	£	£
Bank loans and overdrafts		
Due within one to two years	**273,938**	273,938
Due within two to five years	**3,035,710**	3,309,648
	3,309,648	3,583,586

15 Operating leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2020	2019
	£	£
Not later than one year	**21,358**	22,604
Later than one year and not later than five years	**31.995**	21,688
Later than five years	**7,090**	1,046
	60,443	45,338

16 Fund reconciliation

	Balance at 1 Jan 2020	Incoming resources	Resources expended	Transfers	Balance at 31 Dec 2020
	£	£	£	£	£
Unrestricted funds	5,183,230	4,818,191	(4,464,736)	-	**5,536,685**
Designated funds					
South of England Project	163,584	2,632	(9,405)	-	**156,811**
Video / Website Work	-	5,000	(3,837)	-	**1,163**
Restricted Funds					
Infection Control Fund	-	174,753	(112,251)	-	**62,502**
Merthyr Legacy	-	86,408	-	-	**86,408**
Wales Care Workers	-	30,464	(30,464)	-	**-**
Total funds	5,346,814	5,117,448	(4,620,693)	-	**5,843,569**

Designated funds

The South of England project funds represent funds received towards the proposed new home in the South of England. The fund has an over and an under subscription clause. This means that any funds over-subscribed can be put to the general use of the charity and any funds under-subscribed, which means the project cannot therefore proceed, can also be put to the general use of the charity, should this become necessary.

Video / website work funds represent funds received from a donor towards producing a series of videos to support a general awareness and promotion of the work undertaken by the charity.

Resticted funds

Infection Control Fund represents money given to the charity by Local Authorities for specific costs related to additional infection control activity related to the COVID pandemic.

Merthyr legacy funds represent a restricted legacy for payment towards the unspecified costs relating to the running of the Merthyr home.

Wales Care Workers funds represent money given by the Welsh Government to recognise the contribution of care workers during the COVID pandemic.

	Balance at 1 Jan 2019 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 Dec 2019 £
Unrestricted funds	4,836,206	4,757,004	(4,409,980)	-	**5,183,230**
Designated funds					
South of England Project	160,440	3,144	-	-	**163,584**
Total funds	4,996,646	4,760,148	(4,409,980)	-	**5,346,814**

17 Analysis of net assets (between unrestricted, designated and restricted funds)

	Tangible fixed assets £	Other net assets £	2020 Total £
Unrestricted funds	7,550,722	(2,014,037)	**5,536,685**
Designated funds	-	157,974	**157,974**
Restricted funds	-	148,910	**148,910**
	7,550,722	(1,707,153)	**5,843,569**

	Tangible fixed assets £	Other net assets £	2019 Total £
Unrestricted funds	7,737,282	(2,554,052)	**5,183,230**
Designated funds	-	163,584	**163,584**
	7,737,282	(2,390,468)	**5,346,814**

18 Pension and other post-retirement benefits

The charity operates a defined contribution pension plan for its employees. The amount recognised as an expense in the period was £38,279 (2019: £30,735).

19 Events after the end of the period

The charity is not aware of any legacy or other events after the period.

20 Related party transactions

Trustees are employed by the charity, their remuneration and benefits in kind are included in note 8.

During the year the charity paid monies totalling £7,280 to Mr E W Delaney (2019: £7,280) for the use of 317 Lytham Road, Warton, as an administration office. The charity has agreed to rent these premises on a mutually agreed ongoing basis.

During the year the charity received cash donations totalling £6,373 (2019: £240) from trustees.

21 Capital Commitments

At the 31 December 2020, there are no capital commitments.

22 Non Cash Donations

At the 31 December 2020, the charity had received donated AV & IT equipment, an ID card printer, Personal Protection Equipment and the production of several videos. It is estimated this equated to in the region of £18,108 if the charity was to purchase these items.

23 Volunteers

At the 31 December 2020, there are 3 regular volunteers who have covered roles that may have featured on the payroll, they cover the areas of training, media service and IT support, we estimate the value of the time spent to be in the region of £53,600.

JAH-JIREH CHARITY HOMES

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31 DECEMBER 2020

		2020		2019
Income and endowments from:	**£**	**£**	**£**	**£**
Donations and legacies		**226,915**		217,754
Charitable activities				
Rents received		**44,739**		33,250
Residents charges		**4,529,290**		4,493,454
Investments				
Interest – savings accounts		**12,719**		15,690
Other Income				
Covid payments from Councils		**62,513**		-
Infection Control Fund		**174,753**		-
Coronavirus Job Retention Scheme		**36,055**		-
Wales Care Worker Support		**30,464**		-
Total income and endowments		**5,117,448**		4,760,148
Expenditure on:				
Charitable activities				
Wages and salaries	**2,934,293**		2,759,569	
Agency costs	**178,753**		235,539	
Rent	**10,285**		10,286	
Rates, insurance and water	**107,463**		102,732	
Heat and light	**162,885**		165,071	
Repairs and renewals	**222,102**		183,094	
Food	**257,250**		254,614	
Nursing, cleaning and household supplies	**220,603**		157,198	
Stationery, postage and telephone	**50,773**		35,776	
Motor and travel expenses	**27,582**		38,663	
Bank charges	**7,696**		7,661	
Bank loan interest	**125,993**		152,851	
Sundry expenses	**25,772**		35,631	
Training costs	**15,551**		14,021	
Legal and professional fees	**19,342**		4,259	
Criminal records applications	**1,629**		2,623	
Registration fees	**18,943**		19,051	
Depreciation: Buildings	**154,429**		154,377	
Plant and fixtures	**57,224**		53,735	
Motor vehicles	**4,199**		5,239	
		4,602,767		4,391,990
Governance costs				
Audit fees	**12,480**		11,590	
Accountancy and advisory fees	**2,826**		1,892	
Professional indemnity insurance	**2,540**		2,930	
Board of trustees meeting expenses	**80**		1,578	
		17,926		17,990
Total expenditure		**4,620,693**		4,409,980
Net income for the year		**496,755**		350,168