

Charity registration number: 1062023

JAH-JIREH CHARITY HOMES
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 DECEMBER 2024

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

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.

JAH-JIREH CHARITY HOMES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

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.

JAH-JIREH CHARITY HOMES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

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.

JAH-JIREH CHARITY HOMES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

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.

JAH-JIREH CHARITY HOMES

TRUSTEES' ANNUAL REPORT (CONTINUED)

YEAR ENDED 31 DECEMBER 2024

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

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.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF JAH-JIREH CHARITY HOMES

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 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 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.

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES

OF

JAH-JIREH CHARITY HOMES

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 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)

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						
<i>Rents received</i>		45,738	-	-	45,738	38,050
<i>Residents charges</i>		6,528,965	-	-	6,528,965	5,703,773
Investments						
<i>Interest – savings accounts</i>		85,571	-	-	85,571	74,309
Other income						
<i>Infection Control Fund</i>		-	-	-	-	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.

JAH-JIREH CHARITY HOMES**BALANCE SHEET****31 DECEMBER 2024**

		2024		2023	
	Note	£	£	£	£
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



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J Stacey – Chairman

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

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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.

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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.

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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.

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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.

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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
	<u>251,341</u>	<u>1,584</u>	<u>-</u>	<u>252,925</u>
	Unrestricted funds	Designated funds	Restricted funds	Total 2023
Gifts	117,502	1,784	-	119,286
Legacies	22,130	-	-	22,130
	<u>139,632</u>	<u>1,784</u>	<u>-</u>	<u>141,416</u>

3 Analysis of expenditure on charitable activities

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

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.

JAH-JIREH CHARITY HOMES**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 DECEMBER 2024****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.

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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).

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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	<u>56,011</u>	<u>49,646</u>
	<u>3,752,857</u>	<u>3,325,451</u>

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	<u>9,443,015</u>	<u>40,000</u>	<u>1,913,870</u>	<u>55,540</u>	<u>11,452,425</u>
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	<u>3,123,001</u>	<u>15,653</u>	<u>1,522,705</u>	<u>45,770</u>	<u>4,707,129</u>
Net book value					
At 31 December 2024	<u>6,320,014</u>	<u>24,347</u>	<u>391,165</u>	<u>9,770</u>	<u>6,745,296</u>
At 31 December 2023	<u>6,473,803</u>	<u>24,987</u>	<u>268,029</u>	<u>13,026</u>	<u>6,779,846</u>

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.

JAH-JIREH CHARITY HOMES**NOTES TO THE FINANCIAL STATEMENTS****YEAR ENDED 31 DECEMBER 2024****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.

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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.

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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

JAH-JIREH CHARITY HOMES

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2024

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.

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
<i>Charitable activities</i>				
Rents received		45,738		38,050
Residents charges		6,528,965		5,703,773
<i>Investments</i>				
Interest – savings accounts		85,571		74,309
<i>Other Income</i>				
Infection Control Fund		-		1,352
Total income and endowments		6,913,199		5,958,900
Expenditure on:				
<i>Charitable activities</i>				
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
<i>Governance costs</i>				
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