

Jewish Community Council of Gateshead
Unaudited Financial Statements
31 March 2024

WHITESIDE AND DAVIES LTD
Chartered Certified Accountants
158 Cromwell Road
Salford
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Jewish Community Council of Gateshead

Financial Statements

Year ended 31 March 2024

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Jewish Community Council of Gateshead

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

Reference and administrative details

Registered charity name	Jewish Community Council of Gateshead
Charity registration number	1080339
Principal office	81 Bewick Road Gateshead NE8 1RR

The trustees

A Halberstadt
D Schleider
J Russell
J Schleider

Independent examiner	Ian Graff FCCA 158 Cromwell Road Salford M6 6DE
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Structure, governance and management

The charity is constituted as a charitable trust and is therefore governed by a trust deed. The constitution was adopted on 31 January 2000 and amended on 25 November 2020.

Recruitment and appointment of new trustees is in line with the trust deed, objectives of the charity and with the consent of the trustees. The criteria set for the suitable candidate would be someone who is sensitive to the needs and demands of the organisation.

Objectives and activities

The Charity's objects are to do all such things as are exclusively charitable according to the law of England and Wales for the benefit of the public and in particular for the benefit of Jewish people living in the Borough of Gateshead and adjoining areas, including:

1. The provision of facilities for recreation and leisure-time occupation in the interests of social welfare with the object of improving their conditions of life, including the establishment and maintenance of a community centre;
 2. The relief of unemployment or financial hardship for the benefit of the public in such ways as may be thought fit including the provision of education, training and all the necessary support designed to enable individuals to generate a sustainable income and be self-sufficient, and assistance to find employment;
 3. The promotion and support of voluntary and charitable organisations (provided that such promotion and support is for work that is exclusively charitable);
 4. The advancement of health and physical and mental wellbeing through the delivery of health services, and social care and health care education; and
 5. The relief of those in need by reason of financial hardship or other disadvantage including through the provision and support of housing and any associated amenities for persons in necessitous circumstances upon terms appropriate to their means.
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Jewish Community Council of Gateshead

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

Background and local context

The Jewish Community Council of Gateshead (JCCG) occupies pride of place as a pivotal community anchor body providing a wide range of services for the local Jewish community in a culturally sensitive way. Under its mission statement of 'Support-Advocacy-Opportunity', the JCCG works to actively break down barriers to improve people's social, economic and health & wellbeing prospects.

From its centrally located Bewick Centre Community Centre base, the JCCG works with people of all ages, delivering a range of community-benefit projects. In addition, the JCCG supports local charities and youth groups, with a focus on children and young adults with disabilities.

As a representative body, the JCCG works to represent the community through trusted partnerships formed over many years, resulting in better outcomes for the community. We work as a strategic partner with Gateshead Council, Northumbria Police, the NHS, Fire Service and other statutory bodies, and voluntary agencies such as Citizens Advice and Connected Voice and local and regional business support agencies. The JCCG also liaises with central Government in collaboration with national Jewish partner organisations such as Interlink and Agudath Israel Housing Association (AIHA).

In addition to ongoing dialogue with the Local Authority on a range of issues affecting the community, the JCCG's Project Director is a member of the Police and Crime Panel, the Gateshead Safeguarding Children's Partnership and other VCSE forums.

The JCCG's subsidiary Registered Housing Provider 'Adler Housing' continues to manage its housing stock, is actively engaged with partner Housing Associations to develop further social housing in the locality. Commencement of construction on its next project - which will see a further 20 family homes being created - is well underway in partnership with AIHA.

As an organisation engaged heavily in social welfare, the JCCG has partnered with stakeholders such as Campaign Against Child Poverty and other regional and national partners to engage extensively with Government on issues such as child poverty, the difficulties posed by the introduction of Universal Credit, and the two-child cap.

The JCCG is currently benefitting from a multi-year grant from The National Lottery Community Fund. The funding allows the organisation to initiate new community benefit projects and further build capacity. The JCCG also receives funding from the Tudor Trust, the Community Foundation, Sport England, Gateshead Council, and other grant making bodies.

Beneficiaries

The charity's beneficiaries are based within central Gateshead's densely populated urban core, living in wards ranking very low on the Indices of Multiple Deprivation.

The community faces multiple challenges around general disadvantage, poverty, lack of suitable housing, health inequalities, digital exclusion, and lack of access to services. Through its activities, the JCCG aims to close the gaps faced by the community, offering opportunity and equal access for all. We constantly aim to nurture and promote economic opportunity and prosperity, improved health and wellbeing outcomes, and sustainable development activity.

A current specific focus of the JCCG's work is around employment and business support, aiming to create and boost economic activity through the highly successful SPF-funded Yalla project that provides bespoke business enterprise support through themed workshops, networking events, one-to-one advice and mentoring; and family support, working in partnership with Gateshead Council to provide a Family Hub offer to the community that includes a range of family support services such

Jewish Community Council of Gateshead

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

as a highly popular mother and baby drop-in, weekly midwifery clinic, baby massage and music and movement sessions.

The JCCG regularly collects feedback and data from its service users to measure change and impact, and to feed into the design and tailoring of projects in response to demand.

Services and activities

Services and activities that were offered by the JCCG during the period:

- Business and enterprise support
- Employment support and skills training
- Health awareness events, workshops and advice including mental health support
- Cultural Awareness training
- A suite of weekly exercise sessions
- Mother and baby drop-in
- Welfare and benefits guidance service
- Paperweight' Citizens Advice service
- Immunisation catch-up clinics
- Support for local voluntary groups and charities
- Bi-annual safety campaign
- Advocacy work
- Social housing

Community centre project

The JCCG is based at The Bewick Centre, its wholly owned base located in the heart of the community. A vital community asset, it is a buzzing focal point for an eclectic mix of social, leisure, and community facilities and activities. These include a multi-purpose hall, internet drop-in, Fitness Centre, conference facilities and office space. In any given week, hundreds of users pass through its doors to access services and activities.

Labriut Healthy Living Centre

The Labriut Healthy Living Centre, a flagship JCCG project, continues its successful track record of delivering a rich program of health-related events and educational material to a community which is often referred to as 'hard to reach'. In addition to a suite of exercise sessions for men and women, Labriut brings knowledge and understanding of health matters to the community in a culturally sensitive way via awareness-raising and events.

Labriut Healthy Living Centre has a long and distinguished history of acting as a single point of access to the community for Gateshead Council Public Health Team and other health agencies. Labriut play the role of trusted middleman to ensure that Gateshead Council and NHS organisations have a partner to work with to secure access to the community and deliver its statutory and other obligations.

Hospital Chaplaincy

Two JCCG Board Members occupy key roles within local Health Trusts. One is an Appointed Governor at the QE Hospital and Honorary Chaplain with the Newcastle NHS Trust, and the other is Honorary Chaplain at Newcastle upon Tyne Hospitals NHS Foundation Trust and Honorary

Jewish Community Council of Gateshead

Trustees' Annual Report *(continued)*

Year ended 31 March 2024

Conclusion

In the furtherance of these charitable objects, the charity is expecting to raise funds and invite and receive from any person or persons whatsoever by way of subscription, donation and otherwise, provided that the charity does not undertake any permanent trading activities in raising funds for their charitable objects.

At the conclusion of another successful and industrious year for the JCCG, we take this opportunity to express thanks to all the partner organisations and funders, and in particular our dedicated staff and growing cadre of dedicated volunteers, who have supported the activities and projects of the JCCG this year.

Public benefit

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and in particular to its supplementary public benefit guidance on advancing education when reviewing the charity's aims and objectives and in planning future activities and setting grant making policy for the year.

Achievements and performance

The charity increased its charitable activities in the year mainly through the provision of recreational facilities, the relief of unemployment and the advancement of health and wellbeing.

Financial review

Total income for the year has increased over the year by £73,231.

Direct charitable expenditure has increased by £24,781.

Governance costs were slightly lower than last year.

Reserves Policy

Funds are available to permit the charity to continue in operation in the medium to long term and to continue to fund worthwhile projects. Unrestricted funds carried forward amounted to £458,316 (2023: £446,213), of which £37,272 represent funds in cash at bank and in hand, with the remaining representing equity in the charity's buildings and are not available for day-to-day activities. Restricted funds carried forward are £854,081 (2023: 843,560).

Arrangements are in hand to continue to raise funds to finance the charity's activities and projects.

The trustees' annual report was approved on 20 January 2025 and signed on behalf of the board of trustees by:

D Schleider
Trustee

Jewish Community Council of Gateshead

Independent Examiner's Report to the Trustees of Jewish Community Council of Gateshead

Year ended 31 March 2024

I report to the trustees on my examination of the financial statements of Jewish Community Council of Gateshead ('the charity') for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Ian Graff FCCA
Independent Examiner

158 Cromwell Road
Salford
M6 6DE

Jewish Community Council of Gateshead

Statement of Financial Activities

Year ended 31 March 2024

		Unrestricted funds	2024 Restricted funds	Total funds	2023 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	4	103,957	255,225	359,182	273,139
Investment income	5	34	—	34	6
Other income	6	72,102	—	72,102	84,942
Total income		<u>176,093</u>	<u>255,225</u>	<u>431,318</u>	<u>358,087</u>
Expenditure					
Expenditure on charitable activities	7,8	163,990	244,704	408,694	383,913
Total expenditure		<u>163,990</u>	<u>244,704</u>	<u>408,694</u>	<u>383,913</u>
Net income/(expenditure) and net movement in funds		<u>12,103</u>	<u>10,521</u>	<u>22,624</u>	<u>(25,826)</u>
Reconciliation of funds					
Total funds brought forward		446,213	843,560	1,289,773	1,315,599
Total funds carried forward		<u>458,316</u>	<u>854,081</u>	<u>1,312,397</u>	<u>1,289,773</u>

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

The notes on pages 8 to 17 form part of these financial statements.

Jewish Community Council of Gateshead

Statement of Financial Position

31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	14	786,965	763,274
Current assets			
Debtors	15	766,365	773,332
Cash at bank and in hand		124,988	115,669
		<u>891,353</u>	<u>889,001</u>
Creditors: amounts falling due within one year	16	<u>46,367</u>	<u>30,278</u>
Net current assets		<u>844,986</u>	<u>858,723</u>
Total assets less current liabilities		<u>1,631,951</u>	<u>1,621,997</u>
Creditors: amounts falling due after more than one year	17	<u>319,554</u>	<u>332,224</u>
Net assets		<u><u>1,312,397</u></u>	<u><u>1,289,773</u></u>
Funds of the charity			
Restricted funds		854,081	843,560
Unrestricted funds		<u>458,316</u>	<u>446,213</u>
Total charity funds	19	<u><u>1,312,397</u></u>	<u><u>1,289,773</u></u>

These financial statements were approved by the board of trustees and authorised for issue on 20 January 2025, and are signed on behalf of the board by:

D Schleider
Trustee

The notes on pages 8 to 17 form part of these financial statements.

Jewish Community Council of Gateshead

Notes to the Financial Statements

Year ended 31 March 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 81 Bewick Road, Gateshead, NE8 1RR.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 20% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	35,289	—	35,289
Grants			
Grants receivable	68,668	255,225	323,893
	<u>103,957</u>	<u>255,225</u>	<u>359,182</u>

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	9,444	—	9,444
Grants			
Grants receivable	74,000	189,695	263,695
	<u>83,444</u>	<u>189,695</u>	<u>273,139</u>

Analysis of restricted grants

	2024 £	2023 £
Awards For All	9,225	10,000
Bernicia Foundation	9,675	—
Community Foundation	25,000	10,000
Connected Voice	—	4,000
Delapage	20,000	—
Virgin Money Foundation	—	23,048
Gateshead Council	76,170	29,300
Interlink	4,212	8,424
National Lottery	89,248	87,923
Sport England	10,000	10,000
Other Grants	11,695	7,000
	<u>255,225</u>	<u>189,695</u>

5. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>34</u>	<u>34</u>	<u>6</u>	<u>6</u>

6. Other income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other income	—	—	—
Hall hire	18,874	—	18,874
Office services	53,228	—	53,228
	<u>72,102</u>	<u>—</u>	<u>72,102</u>

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

6. Other income *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Other income	220	3,299	3,519
Hall hire	29,848	—	29,848
Office services	51,575	—	51,575
	<u>81,643</u>	<u>3,299</u>	<u>84,942</u>

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
General activities	146,607	210,807	357,414
Social housing scheme	—	—	—
Support costs	17,383	33,897	51,280
	<u>163,990</u>	<u>244,704</u>	<u>408,694</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
General activities	171,996	178,911	350,907
Social housing scheme	100	—	100
Support costs	24,821	8,085	32,906
	<u>196,917</u>	<u>186,996</u>	<u>383,913</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
General activities	357,414	49,480	406,894	381,523
Social housing scheme	—	—	—	100
Governance costs	—	1,800	1,800	2,290
	<u>357,414</u>	<u>51,280</u>	<u>408,694</u>	<u>383,913</u>

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

9. Analysis of support costs

	Analysis of support costs £	Total 2024 £	Total 2023 £
Communications and IT	3,959	3,959	3,786
General office	12,674	12,674	9,989
Finance costs	22,602	22,602	15,889
Governance costs	1,800	1,800	2,290
Motor	230	230	952
Depreciation	10,015	10,015	–
	<u>51,280</u>	<u>51,280</u>	<u>32,906</u>

10. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	<u>10,015</u>	<u>–</u>

11. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,800</u>	<u>2,290</u>

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	126,279	96,022
Employer contributions to pension plans	511	886
	<u>126,790</u>	<u>96,908</u>

The average head count of employees during the year was 18 (2023: 17).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

14. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 April 2023	760,000	114,894	10,915	885,809
Additions	–	33,706	–	33,706
Disposals	–	–	(10,915)	(10,915)
At 31 March 2024	<u>760,000</u>	<u>148,600</u>	<u>–</u>	<u>908,600</u>
Depreciation				
At 1 April 2023	–	111,620	10,915	122,535
Charge for the year	–	10,015	–	10,015
Disposals	–	–	(10,915)	(10,915)
At 31 March 2024	<u>–</u>	<u>121,635</u>	<u>–</u>	<u>121,635</u>
Carrying amount				
At 31 March 2024	<u>760,000</u>	<u>26,965</u>	<u>–</u>	<u>786,965</u>
At 31 March 2023	<u>760,000</u>	<u>3,274</u>	<u>–</u>	<u>763,274</u>

15. Debtors

	2024 £	2023 £
Trade debtors	7,841	5,281
Other debtors	758,524	768,051
	<u>766,365</u>	<u>773,332</u>

The debtors above include the following amounts falling due after more than one year:

	2024 £	2023 £
Group undertakings	<u>758,524</u>	<u>768,051</u>

16. Creditors: amounts falling due within one year

	2024 £	2023 £
Bank loans and overdrafts	12,000	12,000
Trade creditors	30,424	12,522
Accruals and deferred income	2,800	2,800
Social security and other taxes	1,143	2,956
	<u>46,367</u>	<u>30,278</u>

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

17. Creditors: amounts falling due after more than one year

	2024 £	2023 £
Bank loans and overdrafts	<u>319,554</u>	<u>332,224</u>

The bank loans of £331,554 are secured against the assets of the charity.

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £511 (2023: £886).

19. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 24 £
General funds	<u>446,213</u>	<u>176,093</u>	<u>(163,990)</u>	<u>458,316</u>

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 23 £
General funds	<u>478,037</u>	<u>165,093</u>	<u>(196,917)</u>	<u>446,213</u>

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	At 31 March 24 £
Restricted funds	<u>843,560</u>	<u>255,225</u>	<u>(244,704)</u>	<u>854,081</u>

	At 1 April 2022 £	Income £	Expenditure £	At 31 March 23 £
Restricted funds	<u>837,562</u>	<u>192,994</u>	<u>(186,996)</u>	<u>843,560</u>

Jewish Community Council of Gateshead

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	786,965	–	786,965
Current assets	37,272	854,081	891,353
Creditors less than 1 year	(46,367)	–	(46,367)
Creditors greater than 1 year	(319,554)	–	(319,554)
Net assets	<u>458,316</u>	<u>854,081</u>	<u>1,312,397</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	763,274	–	763,274
Current assets	45,441	843,560	889,001
Creditors less than 1 year	(30,278)	–	(30,278)
Creditors greater than 1 year	(332,224)	–	(332,224)
Net assets	<u>446,213</u>	<u>843,560</u>	<u>1,289,773</u>

Restricted funds is grant funding and donations for particular projects.

21. Related parties

The charity is the ultimate parent charity of Adler Housing a company registered under the Co-operative and Community Benefit Society Act 2014 (registered number 32212R). Adler Housing is a Registered Social Housing Provider with the Homes and Community Agency (registered number 4788). Adler Housing incurred a £19,481 deficit during the period to 31st March 2024. It had net assets of £1,887,867 as at 31st March 2024.

During the year the charity supported the social housing development of Adler Housing. Debtors include an amount of £487,603 due from Adler Housing in respect of amounts loaned to enable Adler Housing to develop the Social Housing project.

The charity has taken advantage of the exemption provided by the Charities Act and SORP 2015 not to prepare group accounts. The accounts therefore present information about the charity as an individual charity and not about its group.