

JEWISH FAMILY CENTRE LTD

England & Wales · Charity number 1162132

Details

Other names	LONDON JEWISH FAMILY CENTRE LTD, LONDON JEWISH FAMILY CENTRE
Status	Registered
Legal form	Charitable company
Company number	09437098
Registered	2015-06-11
Register	View on the Charity Commission register

Contact

Address	Jewish Family Centre 2A St. Georges Road London NW110LR
Phone	02082091117
Email	info@jewishfamilycentre.org.uk
Website	https://jewishfamilycentre.org.uk/

Activities

Objects: The charity's objects (Objects) are specifically restricted to the following:1 to promote for the benefit of the inhabitants of the United Kingdom and Abroad (the area of benefit) without distinction of sex, sexual orientation, race, political or religious or other opinions by association together with the said inhabitants and the local authorities, voluntary and other organisations in a common effort to advance education and to improve the physical and economic conditions of life in the area of benefit and to provide facilities in the interests of social welfare for recreation and leisure time occupation and for such charitable purposes as the trustees shall determine; and2 the Relief of Poverty and The Relief of Need, Hardship or Distress in the UK and abroad by making grants of money and/or items; and3 to provide, maintain and equip a community centre

Activities: TO PROMOTE, WITHOUT DISTINCTION OF SEX, SEXUAL ORIENTATION, RACE, POLITICAL OR OTHER OPINIONS, IN ASSOCIATION WITH THE LOCAL AUTHORITIES AND OTHER ORGANISATIONS, IN AN EFFORT TO ADVANCE EDUCATION, IMPROVE PHYSICAL AND ECONOMIC CONDITIONS OF LIFE, PROVIDE FACILITIES OF SOCIAL WELFARE, RECREATION AND LEISURE TIME OCCUPATION; FOR SUCH CHARITABLE PURPOSES AS THE TRUSTEES SHALL DETERMINE.

Classification

- **How:** Provides Services
- **What:** Education/training
- **Who:** Children/young People

Geography

- Barnet
- Hackney
- Haringey
- Harrow

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£559,719	£606,844	£111,363	14
2024-02-29	£744,698	£778,741	£107,227	12
2023-02-28	£1,888,270	£1,850,450	£141,270	5
2022-02-28	£276,771	£231,125	-	-
2021-02-28	£201,605	£216,607	-	-

Trustees

Name	Role	Appointed
Bernard Philip Weinbaum	Chair	2015-04-15
Alexi Kelaty		2025-02-25
Annette Ruth Kurer		2021-05-04
JUDITH BAUERNFREUND		2026-02-03
Simon Appleman		2025-02-17
Stephen Solomon Lever		2024-11-13

JEWISH FAMILY CENTRE LTD

England & Wales - Charity number 1162132

Accounts

Charity registration number 1162132 (England and Wales)

Company registration number 09437098

JEWISH FAMILY CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2025

JEWISH FAMILY CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Weinbaum (Chair)	
	A Kurer	
	S Lever	(Appointed 13 November 2024)
	S M Appleman	(Appointed 17 February 2025)
	A Kelaty	(Appointed 25 February 2025)
Charity number (England and Wales)	1162132	
Company number	09437098	
Principal address	2a St George's Road London NW11 0LR	
Registered office	2a St George's Road London NW11 0LR	
Independent examiner	Anthony Epstein FCA Paragon Partners Limited Churchill House 137 - 139 Brent Street London NW4 4DJ	

JEWISH FAMILY CENTRE

CONTENTS

	Page
Trustees' report	1 - 2
Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 12

JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 28 FEBRUARY 2025

The trustees present their annual report and financial statements for the year ended 28 February 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Trustees

The sudden death of Stuart Appleman, which was a great loss to the Centre, caused us to reassess the Trustee Board. The expansion had to be with people who would bring their skills to help the growth and development of the Centre. By February 2025, the Trustees had expanded to a Board of 5, and it is hoped to increase that in the coming year.

Objectives and activities

The objects of the Charity were the operation of Family Support services including Advocacy with Schools, Social Services, and Police. Therapeutic services and Emotional support for families in crisis and beyond. Our social workers deal with mental health issues, marital breakdowns, loss of jobs and the stress that the loss of income brings etc, as well as running informal, educational and developmental programmes for children and their families. Thanks to the generosity of our Donors our Family Support Team now consists of the Service Manager, 2 Social Workers, 2 Family Support Workers, a dedicated child and adolescent Therapist as well as a team of Sessional Therapists including art therapists and adult and child therapists.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. The funds that were raised in the previous years for displaced families from the war in Ukraine is now terminated.

The funds shown as restricted funds in our accounts are specific grants received from Trusts and Foundations for Family Support Services and other projects. These include grants from The Gerald and Gail Ronson Family Foundation and The City Bridge Foundation, *the funding arm of The City of London Corporation's charity, Bridge House Estates (1035628)*, among others.

Achievements and performance

During the year, over £85,000 was given out in grants to families as well as subsidies for therapy. We also worked supporting our families to obtain grants from other grant giving bodies. The Centre continues to give us the opportunity to provide more services for the community in an inviting and culturally appropriate environment. It is hoped that the coming year will see further development in our Family Support services, while maintaining our developmental programmes which aid wellbeing for both the parents and children. Our Registration with NACCC (National Association of Children's Contact Centres) has brought a lot of additional footfall to the Centre, and as our reputation as a Contact Centre grows we know that this service will continue to grow. We are able to supply Supervisors who are fluent in Hebrew, Yiddish and French, as well as, obviously English! which makes our standing unique in this field for the Jewish community.

Financial review

The statement of Financial Activities shows a net surplus of £4,136 (2024 - £34,043 deficit) for the year and this has been deducted from the Income Account, which at the balance sheet date stood at £111,363. The trustees expect an increase in donations in the coming year.

The trustees have established a policy whereby the funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be in the region of 3 months of the total resources expended which equates to some £90,000. At this level the trustees feel that they would be able to continue the activities of the charity in the event of a temporary significant drop in funding. At present the free reserves has reached this target level.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks. Structure, governance and management.

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

JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2025

Structure, governance and management

The charity is a company limited by guarantee incorporated on 12 February 2015.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S H Appleman	(Deceased 26 September 2024)
B Weinbaum (Chair)	
A Kurer	
S Lever	(Appointed 13 November 2024)
S M Appleman	(Appointed 17 February 2025)
A Kelaty	(Appointed 25 February 2025)

Appointment of the trustees is governed by the Trust Deed of the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



B Weinbaum (Chair)

Trustee

Dated: 26 November 2025

JEWISH FAMILY CENTRE

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JEWISH FAMILY CENTRE

I report to the trustees on my examination of the financial statements of Jewish Family Centre (the charity) for the year ended 28 February 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

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

Independent examiner's statement

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

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006;
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Anthony Epstein FCA
Paragon Partners Limited
Churchill House
137 - 139 Brent Street
London
NW4 4DJ
26 November 2025

JEWISH FAMILY CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 28 FEBRUARY 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	3	461,899	97,820	559,719	377,426	307,793	685,219
Charitable activities	4	51,261	-	51,261	59,479	-	59,479
Total income		<u>513,160</u>	<u>97,820</u>	<u>610,980</u>	<u>436,905</u>	<u>307,793</u>	<u>744,698</u>
Expenditure on:							
Raising funds	5	234,305	-	234,305	180,765	-	180,765
Charitable activities	6	259,719	112,820	372,539	318,789	279,187	597,976
Total expenditure		<u>494,024</u>	<u>112,820</u>	<u>606,844</u>	<u>499,554</u>	<u>279,187</u>	<u>778,741</u>
Net income/(expenditure) and movement in funds		19,136	(15,000)	4,136	(62,649)	28,606	(34,043)
Reconciliation of funds:							
Fund balances at 29 February 2024		61,196	46,031	107,227	123,845	17,425	141,270
Fund balances at 28 February 2025		<u>80,332</u>	<u>31,031</u>	<u>111,363</u>	<u>61,196</u>	<u>46,031</u>	<u>107,227</u>

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

JEWISH FAMILY CENTRE

BALANCE SHEET

AS AT 28 FEBRUARY 2025

		2025	2024
	Notes	£	£
Fixed assets			
Tangible assets	10	114,682	125,411
Current assets			
Debtors	11	11,999	11,322
Cash at bank and in hand		25,150	26,899
		37,149	38,221
Creditors: amounts falling due within one year	13	(24,654)	(34,079)
Net current assets		12,495	4,142
Total assets less current liabilities		127,177	129,553
Creditors: amounts falling due after more than one year	14	(15,814)	(22,326)
Net assets		111,363	107,227
The funds of the charity			
Restricted income funds	15	31,031	46,031
Unrestricted funds	16	80,332	61,196
		111,363	107,227

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 28 February 2025.

The director acknowledges her responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 26 November 2025



B Weinbaum (Chair)
Trustee

Company registration number 09437098 (England and Wales)

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2025

1 Accounting policies

Charity information

Jewish Family Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is 2a St George's Road, London, NW11 0LR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold property	10% straight line
Fixtures, fittings & equipment	5% and 10% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

1 Accounting policies

(Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds general	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Donations and gifts	305,508	-	305,508	242,517
Grants receivable	156,391	97,820	254,211	442,702
	<u>461,899</u>	<u>97,820</u>	<u>559,719</u>	<u>685,219</u>
For the year ended 28 February 2024	<u><u>377,426</u></u>	<u><u>307,793</u></u>		<u><u>685,219</u></u>

4 Income from charitable activities

	Sales and other income 2025 £	Sales and other income 2024 £
Sales within charitable activities	<u>51,261</u>	<u>59,479</u>
Analysis by fund		
Unrestricted funds	<u><u>51,261</u></u>	<u><u>59,479</u></u>

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

5 Support costs

	2025	2024
	£	£
Other fundraising costs	60,419	12,807
Staff costs	157,943	155,869
Depreciation and impairment	11,538	11,497
Other administrative costs	4,405	592
	<u>234,305</u>	<u>180,765</u>

6 Charitable activities

	2025	2024
	£	£
Family support costs	52,034	102,208
Other costs	207,685	216,581
Ukraine	15,000	279,187
Other charitable expenditure	97,820	-
	<u>372,539</u>	<u>597,976</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Family support staff	4	3
Administrative	4	4
Volunteers	6	5
Total	<u>14</u>	<u>12</u>

Employment costs

	2025	2024
	£	£
Wages and salaries	<u>157,943</u>	<u>155,869</u>

There were no employees whose annual remuneration was more than £60,000.

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

9 Taxation

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

10 Tangible fixed assets

	Leasehold property	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 29 February 2024	50,067	129,806	179,873
Additions	-	810	810
	<u>50,067</u>	<u>130,616</u>	<u>180,683</u>
At 28 February 2025	50,067	130,616	180,683
Depreciation and impairment			
At 29 February 2024	9,260	45,203	54,463
Depreciation charged in the year	5,007	6,531	11,538
	<u>14,267</u>	<u>51,734</u>	<u>66,001</u>
At 28 February 2025	14,267	51,734	66,001
Carrying amount			
At 28 February 2025	<u>35,800</u>	<u>78,882</u>	<u>114,682</u>
At 28 February 2024	<u>40,807</u>	<u>84,604</u>	<u>125,411</u>

11 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	<u>11,999</u>	<u>11,322</u>

12 Loans and overdrafts

	2025 £	2024 £
Bank loans	<u>15,814</u>	<u>22,326</u>
Payable after one year	<u>15,814</u>	<u>22,326</u>

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

13 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	17,512	12,464
Other creditors	6,182	20,655
Accruals and deferred income	960	960
	<u>24,654</u>	<u>34,079</u>

14 Creditors: amounts falling due after more than one year

	Notes	2025 £	2024 £
Bank loans	12	<u>15,814</u>	<u>22,326</u>

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 29 February 2024 £	Incoming resources £	Resources expended £	At 28 February 2025 £
	<u>46,031</u>	<u>97,820</u>	<u>(112,820)</u>	<u>31,031</u>
Previous year:	At 28 February 2023 £	Incoming resources £	Resources expended £	At 28 February 2024 £
	<u>17,425</u>	<u>307,793</u>	<u>(279,187)</u>	<u>46,031</u>

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 29 February 2024 £	Incoming resources £	Resources expended £	At 28 February 2025 £
General funds	<u>61,196</u>	<u>513,160</u>	<u>(494,024)</u>	<u>80,332</u>

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2025

16 Unrestricted funds (Continued)

Previous year:	At 28 February 2023	Incoming resources	Resources expended	At 28 February 2024
	£	£	£	£
General funds	123,845	436,905	(499,554)	61,196

17 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 28 February 2025:			
Tangible assets	114,682	-	114,682
Current assets/(liabilities)	(18,536)	31,031	12,495
Long term liabilities	(15,814)	-	(15,814)
	80,332	31,031	111,363
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 28 February 2024:			
Tangible assets	125,411	-	125,411
Current assets/(liabilities)	(41,889)	46,031	4,142
Long term liabilities	(22,326)	-	(22,326)
	61,196	46,031	107,227

18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

JEWISH FAMILY CENTRE LTD

England & Wales - Charity number 1162132

Accounts

Charity registration number 1162132

Company registration number 09437098 (England and Wales)

JEWISH FAMILY CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 29 FEBRUARY 2024

JEWISH FAMILY CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Appleman B Weinbaum A Kurer
Charity number	1162132
Company number	09437098
Principal address	2a St George's Road London NW11 0LR
Registered office	2a St George's Road London NW11 0LR
Independent examiner	Anthony Epstein FCA Paragon Partners Limited Churchill House 137 - 139 Brent Street London NW4 4DJ

JEWISH FAMILY CENTRE

CONTENTS

	Page
Trustees' report	1 - 2
Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 12

JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 29 FEBRUARY 2024

The trustees present their annual report and financial statements for the year ended 29 February 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The objects of the Charity were the operation of Family Support services including Advocacy with Schools, Social Services, and Police. Therapeutic services and Emotional support for families in crisis. Our social workers deal with mental health issues, marital breakdowns, loss of jobs and the stress that the loss of income brings etc, as well as running informal, educational and developmental programmes for children and their families.

Through the generosity of our supporters, we have grown our Family Support Team to include 1 more Social Worker with responsibility for the management of the Contact Centre. We have also employed an additional full time staff member with particular responsibilities for Contact supervision and the administration of the Contact Centre. In addition, we have a team of Sessional Therapists including art therapists and adult and child therapists. At year end, we were about to employ a Family Support Worker to enhance our Family Support team.

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

The funds that were raised in the previous year for displaced families from the war in Ukraine continued to trickle through, although to a far lesser degree. A further £259,493.31 was raised. This aspect of our fundraising is now terminated. These funds are shown as restricted funds in our accounts as the Centre had no benefit from them whatsoever.

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

Achievements and performance

During the year, over £60,000 was given out in grants to families as well as subsidies for therapy. We also worked supporting our families to obtain grants from other grant giving bodies.

The Centre continues to give us the opportunity to provide more services for the community in an inviting environment. It is hoped that the coming year will see further development in our Family Support services, while maintaining our developmental programmes which aid wellbeing for both the parents and children.

Our Registration with NACCC (National Association of Children's Contact Centres) has brought a lot of additional footfall to the Centre, and as our reputation as a Contact Centre grows we know that this service will continue to grow. We are able to supply Supervisors who are fluent in Hebrew, Yiddish and French; which makes our standing unique in this field for the Jewish community.

Financial review

The statement of Financial Activities shows a net deficit of £34,043 (2023 - £37,820 surplus) for the year and this has been deducted from the Income Account, which at the balance sheet date stood at £107,227. The trustees expect an increase in donations in the coming year.

The trustees have established a policy whereby the funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be in the region of 3 months of the total resources expended which equates to some £90,000. At this level the trustees feel that they would be able to continue the activities of the charity in the event of a temporary significant drop in funding. At present the free reserves has reached this target level.

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

Structure, governance and management

The charity is a company limited by guarantee incorporated on 12 February 2015.

JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S Appleman

B Weinbaum

A Kurer

Appointment of the trustees is governed by the Trust Deed of the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



B Weinbaum

Trustee

Dated: 28 November 2024

JEWISH FAMILY CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF JEWISH FAMILY CENTRE

I report to the trustees on my examination of the financial statements of Jewish Family Centre (the charity) for the year ended 29 February 2024.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

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

Independent examiner's statement

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 ICAEW, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Anthony Epstein FCA

Paragon Partners Limited
Churchill House
137 - 139 Brent Street
London
NW4 4DJ

Dated: 28 November 2024

JEWISH FAMILY CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 29 FEBRUARY 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	377,426	307,793	685,219	385,218	1,449,161	1,834,379
Charitable activities	4	59,479	-	59,479	53,891	-	53,891
Total income		436,905	307,793	744,698	439,109	1,449,161	1,888,270
Expenditure on:							
Raising funds	5	180,765	-	180,765	199,954	-	199,954
Charitable activities	6	318,789	279,187	597,976	218,760	1,431,736	1,650,496
Total expenditure		499,554	279,187	778,741	418,714	1,431,736	1,850,450
Net income/(expenditure) and movement in funds		(62,649)	28,606	(34,043)	20,395	17,425	37,820
Reconciliation of funds:							
Fund balances at 1 March 2023		123,845	17,425	141,270	103,450	-	103,450
Fund balances at 29 February 2024		61,196	46,031	107,227	123,845	17,425	141,270

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

JEWISH FAMILY CENTRE

BALANCE SHEET

AS AT 29 FEBRUARY 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	10		125,411		118,744
Current assets					
Debtors	11	11,322		12,235	
Cash at bank and in hand		26,899		61,117	
		38,221		73,352	
Creditors: amounts falling due within one year	13	(34,079)		(18,268)	
Net current assets			4,142		55,084
Total assets less current liabilities			129,553		173,828
Creditors: amounts falling due after more than one year	14		(22,326)		(32,558)
Net assets excluding pension liability			107,227		141,270
Net assets			107,227		141,270
The funds of the charity					
Restricted income funds	15	46,031		17,425	
Unrestricted funds		61,196		123,845	
		107,227		141,270	

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 29 February 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 28 November 2024



B Weinbaum
Trustee

Company registration number 09437098 (England and Wales)

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies

Charity information

Jewish Family Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is 2a St George's Road, London, NW11 0LR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold property	10% straight line
Fixtures, fittings & equipment	5% and 10% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

1 Accounting policies

(Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
Donations and gifts	242,517	-	242,517	263,960
Grants receivable	134,909	307,793	442,702	1,570,419
	<u>377,426</u>	<u>307,793</u>	<u>685,219</u>	<u>1,834,379</u>
For the year ended 28 February 2023	<u>385,218</u>	<u>1,449,161</u>		<u>1,834,379</u>

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Sales and other income		
Sales within charitable activities	<u>59,479</u>	<u>53,891</u>

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

5 Support costs

	2024	2023
	£	£
<u>Fundraising and publicity</u>		
Other fundraising costs	12,807	92,462
Staff costs	155,869	97,541
Depreciation and impairment	11,497	9,430
Other administrative costs	592	521
	<u>180,765</u>	<u>199,954</u>

6 Charitable activities

	2024	2023
	£	£
Family support costs	102,208	63,068
Other costs	216,581	155,692
Ukraine	279,187	1,431,736
	<u>597,976</u>	<u>1,650,496</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year.

8 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Administrative	7	4
Volunteers	5	1
Total	<u>12</u>	<u>5</u>

Employment costs

	2024	2023
	£	£
Wages and salaries	<u>155,869</u>	<u>97,541</u>

There were no employees whose annual remuneration was more than £60,000.

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

9 Taxation

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

10 Tangible fixed assets

	Leasehold property	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 1 March 2023	42,527	119,181	161,708
Additions	7,540	10,625	18,165
	<u>50,067</u>	<u>129,806</u>	<u>179,873</u>
At 29 February 2024			
Depreciation and impairment			
At 1 March 2023	4,253	38,712	42,965
Depreciation charged in the year	5,007	6,490	11,497
	<u>9,260</u>	<u>45,202</u>	<u>54,462</u>
At 29 February 2024			
Carrying amount			
At 29 February 2024	<u>40,807</u>	<u>84,604</u>	<u>125,411</u>
At 28 February 2023	<u>38,275</u>	<u>80,469</u>	<u>118,744</u>

11 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	<u>11,322</u>	<u>12,235</u>

12 Loans and overdrafts

	2024 £	2023 £
Bank loans	<u>22,326</u>	<u>32,558</u>
Payable after one year	<u>22,326</u>	<u>32,558</u>

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 29 FEBRUARY 2024

13 Creditors: amounts falling due within one year

	2024 £	2023 £
Other taxation and social security	12,464	5,865
Other creditors	20,655	11,443
Accruals and deferred income	960	960
	<u>34,079</u>	<u>18,268</u>

14 Creditors: amounts falling due after more than one year

	Notes	2024 £	2023 £
Bank loans	12	<u>22,326</u>	<u>32,558</u>

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 March 2023 £	Incoming resources £	Resources expended £	At 29 February 2024 £
	17,425	307,793	(279,187)	46,031
	<u>17,425</u>	<u>307,793</u>	<u>(279,187)</u>	<u>46,031</u>
Previous year:	At 1 March 2022 £	Incoming resources £	Resources expended £	At 28 February 2023 £
	-	1,449,161	(1,431,736)	17,425
	<u>-</u>	<u>1,449,161</u>	<u>(1,431,736)</u>	<u>17,425</u>

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 March 2023 £	Incoming resources £	Resources expended £	At 29 February 2024 £
General funds	123,845	436,905	(499,554)	61,196
	<u>123,845</u>	<u>436,905</u>	<u>(499,554)</u>	<u>61,196</u>

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 29 FEBRUARY 2024

16 Unrestricted funds

(Continued)

Previous year:	At 1 March 2022	Incoming resources	Resources expended	At 28 February 2023
	£	£	£	£
General funds	103,450	439,109	(418,714)	123,845

17 Analysis of net assets between funds

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 29 February 2024:			
Tangible assets	125,411	-	125,411
Current assets/(liabilities)	(41,889)	46,031	4,142
Long term liabilities	(22,326)	-	(22,326)
	<u>61,196</u>	<u>46,031</u>	<u>107,227</u>
	Unrestricted funds 2023	Restricted funds 2023	Total 2023
	£	£	£
At 28 February 2023:			
Tangible assets	118,744	-	118,744
Current assets/(liabilities)	37,659	17,425	55,084
Long term liabilities	(32,558)	-	(32,558)
	<u>123,845</u>	<u>17,425</u>	<u>141,270</u>

18 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

JEWISH FAMILY CENTRE LTD

England & Wales - Charity number 1162132

Accounts

Charity registration number 1162132

Company registration number 09437098 (England and Wales)

JEWISH FAMILY CENTRE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 28 FEBRUARY 2023

JEWISH FAMILY CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Appleman B Weinbaum A Kurer
Charity number	1162132
Company number	09437098
Principal address	2a St George's Road London NW11 0LR
Registered office	2a St George's Road London NW11 0LR
Auditor	Anthony Epstein FCA Paragon Partners Limited Churchill House 137 - 139 Brent Street London NW4 4DJ

JEWISH FAMILY CENTRE

CONTENTS

	Page
Trustees' report	1 - 2
Statement of trustees' responsibilities	3
Independent auditor's report	4 - 6
Statement of financial activities	7
Balance sheet	8
Notes to the financial statements	9 - 14

JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 28 FEBRUARY 2023

The trustees present their annual report and financial statements for the year ended 28 February 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The objects of the Charity were the operation of Family Support services including Advocacy with Schools, Social Services, and Police. Therapeutic services and Emotional support for families in crisis. Our social workers deal with Mental health issues, marital breakdowns, loss of jobs and the stress that the loss of income brings etc.

As well as running informal, educational and developmental programmes for children and their families.

Through the generosity of our supporters, we have grown our Family Support Team to include 2 more Social Workers, one of whom is a highly qualified child and adolescent Psychotherapist. In addition, we have a team of Sessional Therapists including art therapists and adult and child therapists.

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

During this year the war broke out in Ukraine, which severely affected millions of people who were forced to flee. We were approached by the Federation of Jewish Community of Ukraine to ask if we could act as a conduit for their Fund raising activities in the UK. Many people who they had approached were able to give a considerably larger donation if it could be channelled through a UK Registered-Charity.

The necessary changes were made to our Registration with the Charity commission to include relief of poverty and also that our area of influence extended throughout the UK and Abroad. As a result, over £1,449,260 was raised to support Humanitarian aid in Ukraine.

These funds are shown as restricted funds in our accounts as the Centre had no benefit from them whatsoever.

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

Achievements and performance

Over the year, £45,435 was given out in grants to families as well as subsidies for therapy. We also worked supporting our families to obtain grants from other grant giving bodies.

The new Centre has given us the opportunity to provide more services for the community in a more inviting environment. It is hoped that the coming year will see further development in our Family Support services, while maintaining our developmental programmes which aid wellbeing for both the parents and children.

Our Registration with NACCC (National Association of Children's Contact Centres) has brought a lot of additional footfall to the Centre, and as our reputation as a Contact Centre grows we know that this service will continue to grow. We are able to supply Supervisors who are fluent in Hebrew, Yiddish and French; which makes our standing unique in this field for the Jewish community.

Financial review

The statement of Financial Activities shows a net income of £45,646 (2022 - £15,002 deficit) for the year and this has been added to the Income Account, which at the balance sheet date stood at £103,450. The trustees expect an increase in donations in the coming year.

The trustees have established a policy whereby the funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be in the region of 3 months of the total resources expended which equates to some £55,000. At this level the trustees feel that they would be able to continue the activities of the charity in the event of a temporary significant drop in funding. At present the free reserves has reached this target level.

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

JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 28 FEBRUARY 2023

Structure, governance and management

The charity is a company limited by guarantee incorporated on 12 February 2015.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S Appleman

B Weinbaum

A Kurer

Appointment of the trustees is governed by the Trust Deed of the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Auditor

In accordance with the company's articles, a resolution proposing that Anthony Epstein FCA be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.



B Weinbaum

Trustee

Dated: 22 November 2023

JEWISH FAMILY CENTRE

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 28 FEBRUARY 2023

The trustees, who are also the directors of Jewish Family Centre for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

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;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

JEWISH FAMILY CENTRE

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF JEWISH FAMILY CENTRE

Opinion

We have audited the financial statements of Jewish Family Centre (the 'charity') for the year ended 28 February 2023 which comprise the statement of financial activities, the balance sheet 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 charitable company's affairs as at 28 February 2023 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 Companies Act 2006.

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 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 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 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 financial statements is inconsistent in any material respect with the trustees' report; 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.

JEWISH FAMILY CENTRE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF JEWISH FAMILY CENTRE

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, 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 charitable company 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.

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.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of the trustees, which included obtaining and reviewing supporting documentation, concerning the company's policies and procedures relating to:
 - identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the company from our professional and sector experience.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through trustee and management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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. 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/auditorsresponsibilities>. This description forms part of our auditor's report.

JEWISH FAMILY CENTRE

INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE TRUSTEES OF JEWISH FAMILY CENTRE

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.

Anthony Epstein FCA

23 November 2023

**Chartered Accountants
Statutory Auditor**

Paragon Partners Limited
Churchill House
137 - 139 Brent Street
London
NW4 4DJ

Anthony Epstein FCA is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

JEWISH FAMILY CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 28 FEBRUARY 2023

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total Unrestricted funds 2023 £	2022 £
<u>Income from:</u>					
Donations and legacies	3	385,218	1,449,161	1,834,379	273,124
Charitable activities	4	53,891	-	53,891	3,647
Total income		439,109	1,449,161	1,888,270	276,771
<u>Expenditure on:</u>					
Support costs	5	199,954	-	199,954	89,993
Charitable activities	6	218,760	1,431,736	1,650,496	141,132
Total expenditure		418,714	1,431,736	1,850,450	231,125
Net income for the year/ Net movement in funds		20,395	17,425	37,820	45,646
Fund balances at 1 March 2022		103,450	-	103,450	57,804
Fund balances at 28 February 2023		123,845	17,425	141,270	103,450

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

JEWISH FAMILY CENTRE

BALANCE SHEET

AS AT 28 FEBRUARY 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	10		118,744		105,714
Current assets					
Debtors	11	12,235		36,489	
Cash at bank and in hand		61,117		10,677	
		73,352		47,166	
Creditors: amounts falling due within one year	13	(18,268)		(9,430)	
Net current assets			55,084		37,736
Total assets less current liabilities			173,828		143,450
Creditors: amounts falling due after more than one year	14		(32,558)		(40,000)
Net assets			141,270		103,450
Income funds					
Restricted funds			17,425		-
Unrestricted funds			123,845		103,450
			141,270		103,450

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 28 February 2023, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

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

The financial statements were approved by the Trustees on 22 November 2023



B Weinbaum

Trustee

Company registration number 09437098

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 28 FEBRUARY 2023

1 Accounting policies

Charity information

Jewish Family Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is 2a St George's Road, London, NW11 0LR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold property	10% straight line
Fixtures, fittings & equipment	5% and 10% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

1 Accounting policies (Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
Donations and gifts	263,960	-	263,960	224,189
Grants receivable	121,258	1,449,161	1,570,419	48,935
	<u>385,218</u>	<u>1,449,161</u>	<u>1,834,379</u>	<u>273,124</u>
For the year ended 28 February 2022	<u>273,124</u>	<u>-</u>		<u>273,124</u>

4 Charitable activities

	2023 £	2022 £
Sales within charitable activities	<u>53,891</u>	<u>3,647</u>

5 Support costs

	2023 £	2022 £
<u>Fundraising and publicity</u>		
Other fundraising costs	92,462	16,318
Staff costs	97,541	58,260
Depreciation and impairment	9,430	9,048
Other administrative costs	<u>521</u>	<u>6,367</u>

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

5 Support costs (Continued)

199,954	89,993
<u> </u>	<u> </u>

6 Charitable activities

	2023 £	2022 £
Family support costs	63,068	55,990
Other costs	155,692	85,142
Ukraine	1,431,736	-
	<u>1,650,496</u>	<u>141,132</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year.

8 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Administrative	4	4
Volunteers	1	1
Total	<u>5</u>	<u>5</u>

Employment costs

	2023 £	2022 £
Wages and salaries	<u>97,541</u>	<u>58,260</u>

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

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

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

10 Tangible fixed assets

	Leasehold property	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 1 March 2022	23,712	115,526	139,238
Additions	18,816	3,655	22,471
At 28 February 2023	42,528	119,181	161,709
Depreciation and impairment			
At 1 March 2022	-	33,060	33,060
Depreciation charged in the year	4,253	5,652	9,905
At 28 February 2023	4,253	38,712	42,965
Carrying amount			
At 28 February 2023	38,275	80,469	118,744
At 28 February 2022	23,238	82,476	105,714

11 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Other debtors	12,235	36,489

12 Loans and overdrafts

	2023 £	2022 £
Bank loans	32,558	40,000
Payable after one year	32,558	40,000

13 Creditors: amounts falling due within one year

	2023 £	2022 £
Other taxation and social security	5,865	18
Other creditors	11,443	8,452
Accruals and deferred income	960	960
	18,268	9,430

JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 28 FEBRUARY 2023

14 Creditors: amounts falling due after more than one year

	Notes	2023 £	2022 £
Bank loans	12	32,558	40,000

15 Analysis of net assets between funds

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total Unrestricted funds 2023 £	Total Unrestricted funds 2022 £
Fund balances at 28 February 2023 are represented by:				
Tangible assets	118,744	-	118,744	105,714
Current assets/(liabilities)	37,659	17,425	55,084	37,736
Long term liabilities	(32,558)	-	(32,558)	(40,000)
	<u>123,845</u>	<u>17,425</u>	<u>141,270</u>	<u>103,450</u>

16 Related party transactions

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

JEWISH FAMILY CENTRE LTD

England & Wales - Charity number 1162132

Accounts

Charity registration number 1162132

Company registration number 09437098 (England and Wales)

LONDON JEWISH FAMILY CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 27 FEBRUARY 2022

LONDON JEWISH FAMILY CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Appleman B Weinbaum A Kurer	(Appointed 13 February 2022)
Charity number	1162132	
Company number	09437098	
Principal address	2a St George's Road London NW11 0LR	
Registered office	2a St George's Road London NW11 0LR	
Independent examiner	Anthony Epstein FCA Paragon Partners Limited Churchill House 137 - 139 Brent Street London NW4 4DJ	

LONDON JEWISH FAMILY CENTRE

CONTENTS

	Page
Trustees' report	1 - 2
Independent examiner's report	3
Statement of financial activities	4
Balance sheet	5
Notes to the financial statements	6 - 11

LONDON JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 27 FEBRUARY 2022

The trustees present their annual report and financial statements for the year ended 27 February 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The objects of the Charity were the operation of informal, educational and developmental programmes for children and their families. However during COVID when those activities were stopped, except for activities that could be delivered over Zoom in conjunction with materials delivered to families at home, the emphasis moved to strengthening our Family Support Service in response to the need expressed by so many families. Mental health issues, marital breakdowns, loss of jobs and the stress that the loss of income brings etc.

This year has been a year of amazing development and growth post Covid. Having given up our Lease at 113b Golders Green Road, we found new premises at The Old Sorting Office, in Temple Fortune. Through the generosity of our supporters we raised enough money to develop the premises to fit our needs, and to employ a Full time Social Worker who is continuing to build a team of Therapists – for children and adolescents and adults; and Family Support Workers.

In six months until February 2022, she had seen over 50 new cases, including families with complex needs, referrals from the Local Authority for children on Child Protection plans and worked with local schools, sending therapists in to see children in school, rather than the parent having to bring them out of school time which could have been challenging.

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

Achievements and performance

Over the year, £45,435 was given out in grants to families as well as subsidies for therapy. We also worked supporting our families to obtain grants from other grant giving bodies.

The new Centre has given us the opportunity to provide more services for the community in a more inviting environment. It is hoped that the coming year will see further development in our Family Support services, while maintaining our developmental programmes which aid wellbeing for both the parents and children.

Financial review

The statement of Financial Activities shows a net income of £45,646 (2021 - £15,002 deficit) for the year and this has been added to the Income Account, which at the balance sheet date stood at £103,450. The trustees expect an increase in donations in the coming year.

The trustees have established a policy whereby the funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be in the region of 3 months of the total resources expended which equates to some £55,000. At this level the trustees feel that they would be able to continue the activities of the charity in the event of a temporary significant drop in funding. At present the free reserves has reached this target level.

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

Structure, governance and management

The charity is a company limited by guarantee incorporated on 12 February 2015.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S Appleman

B Weinbaum

A Kurer

(Appointed 13 February 2022)

LONDON JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 27 FEBRUARY 2022

Appointment of the trustees is governed by the Trust Deed of the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



B Weinbaum

Trustee

Dated: 19 December 2022

LONDON JEWISH FAMILY CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF LONDON JEWISH FAMILY CENTRE

I report to the trustees on my examination of the financial statements of London Jewish Family Centre (the charity) for the year ended 27 February 2022.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

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

Independent examiner's statement

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 ICAEW, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Anthony Epstein FCA

Paragon Partners Limited
Churchill House
137 - 139 Brent Street
London
NW4 4DJ

Dated: 19 December 2022

LONDON JEWISH FAMILY CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 27 FEBRUARY 2022

		Unrestricted funds 2022 £	Unrestricted funds 2021 £
	Notes		
<u>Income from:</u>			
Donations and legacies	3	273,124	182,167
Charitable activities	4	3,647	19,438
Total income		<u>276,771</u>	<u>201,605</u>
<u>Expenditure on:</u>			
Support costs	5	89,993	84,652
Charitable activities	6	141,132	131,955
Total expenditure		<u>231,125</u>	<u>216,607</u>
Net income/(expenditure) for the year/ Net movement in funds		45,646	(15,002)
Fund balances at 28 February 2021		57,804	72,806
Fund balances at 27 February 2022		<u>103,450</u>	<u>57,804</u>

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

LONDON JEWISH FAMILY CENTRE

BALANCE SHEET

AS AT 27 FEBRUARY 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	9		105,714		71,507
Current assets					
Debtors	10	36,489		10,169	
Cash at bank and in hand		10,677		32,825	
		47,166		42,994	
Creditors: amounts falling due within one year	12	(9,430)		(6,697)	
Net current assets			37,736		36,297
Total assets less current liabilities			143,450		107,804
Creditors: amounts falling due after more than one year	13		(40,000)		(50,000)
Net assets			103,450		57,804
Income funds					
Unrestricted funds			103,450		57,804
			103,450		57,804

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 27 February 2022.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 19 December 2022



B Weinbaum
Trustee

Company registration number 09437098

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 27 FEBRUARY 2022

1 Accounting policies

Charity information

London Jewish Family Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is 2a St George's Road, London, NW11 0LR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 27 FEBRUARY 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold property	10% straight line
Fixtures, fittings & equipment	5% and 10% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 27 FEBRUARY 2022

1 Accounting policies

(Continued)

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	2022	2021
	£	£
Donations and gifts	224,189	106,779
Grants receivable	48,935	75,388
	<u>273,124</u>	<u>182,167</u>

4 Charitable activities

	2022	2021
	£	£
Sales within charitable activities	<u>3,647</u>	<u>19,438</u>

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 27 FEBRUARY 2022

5 Support costs

	2022	2021
	£	£
<u>Fundraising and publicity</u>		
Other fundraising costs	16,318	11,965
Staff costs	58,260	67,416
Depreciation and impairment	9,048	4,971
Other administrative costs	6,367	300
	<u>89,993</u>	<u>84,652</u>

6 Charitable activities

	2022	2021
	£	£
Family support costs	55,990	45,435
Other costs	85,142	86,520
	<u>141,132</u>	<u>131,955</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year.

8 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Administrative	4	5
Volunteers	1	1
Sessional workers	-	7
Total	<u>5</u>	<u>13</u>

Employment costs

	2022 £	2021 £
Wages and salaries	<u>58,260</u>	<u>67,416</u>

There were no employees whose annual remuneration was more than £60,000.

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 27 FEBRUARY 2022

9 Tangible fixed assets

	Leasehold property	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
At 28 February 2021	-	95,993	95,993
Additions	23,712	19,543	43,255
At 27 February 2022	23,712	115,536	139,248
Depreciation and impairment			
At 28 February 2021	-	24,486	24,486
Depreciation charged in the year	474	8,574	9,048
At 27 February 2022	474	33,060	33,534
Carrying amount			
At 27 February 2022	23,238	82,476	105,714
At 27 February 2021	-	71,507	71,507

10 Debtors

	2022	2021
	£	£
Amounts falling due within one year:		
Other debtors	36,489	10,169

11 Loans and overdrafts

	2022	2021
	£	£
Bank loans	40,000	50,000
Payable after one year	40,000	50,000

12 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	18	-
Trade creditors	-	1,004
Other creditors	8,452	4,733
Accruals and deferred income	960	960
	9,430	6,697

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 27 FEBRUARY 2022

13 Creditors: amounts falling due after more than one year

	Notes	2022 £	2021 £
Bank loans	11	40,000	50,000
		<u>40,000</u>	<u>50,000</u>

14 Related party transactions

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

JEWISH FAMILY CENTRE LTD

England & Wales - Charity number 1162132

Accounts

Charity Registration No. 1162132

Company Registration No. 09437098 (England and Wales)

LONDON JEWISH FAMILY CENTRE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 27 FEBRUARY 2021

LONDON JEWISH FAMILY CENTRE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Appleman B Weinbaum
Charity number	1162132
Company number	09437098
Principal address	113b Golders Green Road London NW11 8JR
Registered office	113b Golders Green Road London NW11 8JR
Independent examiner	Anthony Epstein FCA Paragon Partners Limited Churchill House 137 - 139 Brent Street London NW4 4DJ

LONDON JEWISH FAMILY CENTRE

CONTENTS

	Page
Trustees' report	1
Independent examiner's report	2
Statement of financial activities	3
Balance sheet	4
Notes to the financial statements	5 - 10

LONDON JEWISH FAMILY CENTRE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 27 FEBRUARY 2021

The trustees present their report and financial statements for the year ended 27 February 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The objects of the Charity are the operation of informal developmental and educational programmes for children and their families. However during this year the onset of Covid, changed the emphasis of the Centre to strengthening its existing Family Support Work, working closely with other Social Welfare Organisations in the area. Covid brought new challenges to the families who make up the client base of the Centre, and the Centre responded to those challenges. It also found different and innovative ways to support its families with activities for the children to do at home during lockdown and telephone and Zoom support for its families.

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

Achievements and performance

During the year the trust supported various families and the amount paid during the year amounted to £45,435.

Financial review

The statement of Financial Activities shows a net deficit of £15,002 (2020 - £5,013 deficit) for the year and this has been deducted from the Income Account, which at the balance sheet date stood at £57,804. The trustees expect an increase in donations in the coming year.

The trustees have established a policy whereby the funds not committed or invested in tangible fixed assets ("the free reserves") held by the charity should be in the region of 3 months of the total resources expended which equates to some £55,000. At this level the trustees feel that they would be able to continue the activities of the charity in the event of a temporary significant drop in funding. At present the free reserves do not reach this target level and the trustees are considering ways in which additional unrestricted funds might be raised.

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

Structure, governance and management

The charity is a company limited by guarantee incorporated on 12 February 2015.

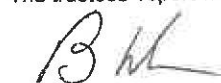
The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

S Appleman
B Weinbaum

Appointment of the trustees is governed by the Trust Deed of the charity.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



B Weinbaum

Trustee

Dated: 24 December 2021

LONDON JEWISH FAMILY CENTRE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF LONDON JEWISH FAMILY CENTRE

I report to the trustees on my examination of the financial statements of London Jewish Family Centre (the charity) for the year ended 27 February 2021.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

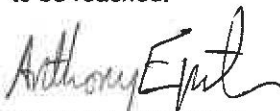
Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act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

Independent examiner's statement

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Anthony Epstein FCA

Paragon Partners Limited
Churchill House
137 - 139 Brent Street
London
NW4 4DJ

Dated: 24 December 2021

LONDON JEWISH FAMILY CENTRE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 27 FEBRUARY 2021

	Notes	Unrestricted funds 2021 £	Unrestricted funds 2020 £
<u>Income from:</u>			
Donations and legacies	3	182,167	225,597
Charitable activities	4	19,438	66,975
Total income		201,605	292,572
<u>Expenditure on:</u>			
Raising funds	5	136,181	164,799
Charitable activities	6	80,426	132,786
Total resources expended		216,607	297,585
Net expenditure for the year/ Net movement in funds		(15,002)	(5,013)
Fund balances at 28 February 2020		72,806	77,819
Fund balances at 27 February 2021		57,804	72,806

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

LONDON JEWISH FAMILY CENTRE

BALANCE SHEET

AS AT 27 FEBRUARY 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	9		71,507		71,283
Current assets					
Debtors	10	10,169		28,162	
Cash at bank and in hand		32,825		628	
		42,994		28,790	
Creditors: amounts falling due within one year	12	(6,697)		(27,267)	
Net current assets			36,297		1,523
Total assets less current liabilities			107,804		72,806
Creditors: amounts falling due after more than one year	13		(50,000)		-
Net assets			57,804		72,806
Income funds					
Unrestricted funds			57,804		72,806
			57,804		72,806

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 27 February 2021.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the Trustees on 24 December 2021


B Weinbaum
Trustee

Company Registration No. 09437098

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 27 FEBRUARY 2021

1 Accounting policies

Charity information

London Jewish Family Centre is a private company limited by guarantee incorporated in England and Wales. The registered office is 113b Golders Green Road, London, NW11 8JR.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 27 FEBRUARY 2021

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment	5% and 10% straight line
--------------------------------	--------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 27 FEBRUARY 2021

1 Accounting policies

(Continued)

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Critical accounting estimates and judgements

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

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

3 Donations and legacies

	2021	2020
	£	£
Donations and gifts	106,779	200,819
Grants receivable	75,388	24,778
	<u>182,167</u>	<u>225,597</u>

4 Charitable activities

	2021	2020
	£	£
Sales within charitable activities	<u>19,438</u>	<u>66,975</u>

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 27 FEBRUARY 2021

5 Raising funds

	2021	2020
	£	£
<u>Fundraising and publicity</u>		
Other fundraising costs	63,494	80,699
Staff costs	67,716	80,168
Depreciation and impairment	4,971	3,932
	<u>136,181</u>	<u>164,799</u>

6 Charitable activities

	2021	2020
	£	£
Other costs	<u>80,426</u>	<u>132,786</u>

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year.

8 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Administrative	5	5
Volunteers	1	1
Sessional workers	7	7
Total	<u>13</u>	<u>13</u>

Employment costs

	2021 £	2020 £
Wages and salaries	<u>67,716</u>	<u>80,168</u>

There were no employees whose annual remuneration was £60,000 or more.

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 27 FEBRUARY 2021

9 Tangible fixed assets

	Fixtures, fittings & equipment £
Cost	
At 28 February 2020	90,798
Additions	5,195
	<u>95,993</u>
At 27 February 2021	
Depreciation and impairment	
At 28 February 2020	19,515
Depreciation charged in the year	4,971
	<u>24,486</u>
At 27 February 2021	
Carrying amount	
At 27 February 2021	<u>71,507</u>
At 27 February 2020	<u>71,283</u>

10 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Other debtors	<u>10,169</u>	<u>28,162</u>

11 Loans and overdrafts

	2021 £	2020 £
Bank loans	<u>50,000</u>	<u>-</u>
Payable after one year	<u>50,000</u>	<u>-</u>

12 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	1,004	1,057
Other creditors	4,733	25,250
Accruals and deferred income	960	960
	<u>6,697</u>	<u>27,267</u>

LONDON JEWISH FAMILY CENTRE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) **FOR THE YEAR ENDED 27 FEBRUARY 2021**

13 Creditors: amounts falling due after more than one year

	Notes	2021 £	2020 £
Bank loans	11	50,000	-
		<u>50,000</u>	<u>-</u>

14 Related party transactions

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