

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

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).