

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

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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).

