

# BIRMINGHAM JEWISH COMMUNITY CARE

England & Wales · Charity number 1180758

## Details

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**Other names** BJCC

**Status** Registered

**Legal form** CIO

**Registered** 2018-11-19

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Office 7  
1 Greenfield Crescent  
Birmingham  
B15 3BE

**Phone** 07967391337

**Email** [admin@bhamjcc.co.uk](mailto:admin@bhamjcc.co.uk)

**Website** [www.bhamjcc.co.uk](http://www.bhamjcc.co.uk)

## Activities

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**Objects:** "The Objects of the CIO for the public benefit are to relieve the Jewish community in Birmingham and the West Midlands primarily, but not exclusively, through the provision of social care, information, advice and practical support with the objective of improving the conditions of life for the members of the said community in need."

**Activities:** BJCC offers community care, support and signposting to other services for the Jewish and local community in Birmingham and the Midlands. Services include a social work department, monthly lunch club, community activities and trips. Our aim is to enable community members to safely live independently, support those in need and alleviate loneliness within the community.

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups

## Geography

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- Birmingham City
- Coventry City
- Dudley
- Solihull
- Walsall
- Warwickshire
- Wolverhampton

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£39,633	£269,772	-	-
2024-03-31	£6,157,092	£5,638,411	£3,913,080	120
2022-09-30	£3,387,235	£3,900,821	£3,302,187	124
2021-09-30	£3,476,302	£3,599,672	£3,916,365	121
2020-09-30	£3,253,816	£3,381,128	£3,905,328	111

## Trustees

Name	Role	Appointed
<b>MARTIN ADRIAN BROSTOFF</b>	Chair	2018-11-19
Bernard Shaffer		2026-01-20
David Benson		2024-06-05
<b>ERICA HAZEL BARNETT</b>		2018-11-19
Lesley Fifer		2023-03-28
Linda Bushell		2023-11-28
Lynne Myers		2018-11-19

**BIRMINGHAM JEWISH COMMUNITY CARE**

England & Wales - Charity number 1180758

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# Accounts

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## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 31 March 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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**

##### **Objectives and aims**

Birmingham Jewish Community Care is committed to ensuring that members of the Jewish and local community are able to support and care for one another. Our vision is of a society where people support and care about one another and are able to participate to the fullest possible extent in their community.

##### **Significant activities**

Until mid-January 2024 the major activity of the charity was the operation of a residential and nursing home, Andrew Cohen House, at Stirchley in Birmingham. The sale of the home was necessary to ensure the financial security of the charity for years to come. The main focus is now to support the Jewish community in the Midlands, whether they live independently or not. The aim is to provide support, signposting and information to allow the community to maintain independence for as long as possible whilst living productively and safely.

Other activities include the provision of social work services, monthly outings, and the Monday Lunch Club which promotes friendship whilst enjoying a healthy lunch, a service which is open to all.

##### **Public benefit**

The Trustees, having considered s.17 of the Charities Act 2011, have satisfied themselves that they have complied with the duty to have regard to the Public Benefit guidance published by the Charity Commission. The activities and achievements of the charity are outlined throughout this Trustees Report and we believe demonstrate that the charity is providing public benefit.

Our services are funded either by income from our investment portfolio or from voluntary donations which enables us to keep costs as low as possible. Our services are available to members of the Jewish community who live within the Midlands.

Through our Social Work department, we help our service users to obtain the correct benefit entitlements through assistance with form filling and liaising with the appropriate authorities. We also make grants to people in need either by monetary donation or by arranging and funding necessary equipment or services to be provided. Our staff liaise with many organisations and health professionals to arrange appropriate help and care where we are unable to give this. Much of our staff's time is spent in supporting elderly members of the community living in their own homes as part of 'care in the community'. We make no charge for these services.

The Trustees ensure that Jewish community members who still live at Andrew Cohen House are supported and that their religious needs are met.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 31 March 2025**

#### **ACHIEVEMENTS AND PERFORMANCE**

##### **Charitable activities**

We can no longer provide meals on an ad-hoc basis for community members in need, however, we ensure that those in need are provided with food, toiletries and cleaning supplies where necessary. The charity was accepted as a Food Bank partner with Birmingham City Council in 2023 and because of this we received a grant to operate a food bank between October 2023 and March 2024. This was widely used and proved to be a valuable service for both the Jewish community and the staff of Andrew Cohen House, the home we previously owned, many of whom earn minimum wage. General support care services continued to be provided including signposting to relevant professionals and facilitating the claiming of benefits.

Staff training was continued with external and inhouse training, for all needs of care and especially with the intention of developing work in dementia and end of life care. We continue to ensure that all our trainings are up to date wherever possible.

##### **Fundraising activities**

Donations, gifts and legacies totalled £39,633 in this period (2024 - £206,725).

##### **Investment performance**

The proceeds from the sale of the care home have been invested and the investments increased in fair value at the end of the financial period by £92,212. Investment objectives set for the year were to maximise total investment return whilst maintaining income within the strict risk limits laid down by the Trustees.

#### **FINANCIAL REVIEW**

##### **Financial position**

The financial position of the charity is detailed in the accounts and shows total funds of £3,788,212 (2024: £3,913,080 at the end of the year).

##### **Principal funding sources**

Up until January 2024 the principal sources of funding were payments from the council and NHS for the care of residents. Since the sale of the care home the principal sources are grants, donations and income from the investment portfolio.

##### **Investment policy and objectives**

There are no restrictions on the charity's power to invest, but the Trustees' policy is to avoid high risk investments. Their aim is to maximise total investment return while maintaining income.

The investment portfolio was managed by EFG Harris Allday until January 2024 and is now managed by Handelsbanken. The Trustees met with three investment providers and chose to invest the proceeds of the sale of Andrew Cohen House with Handelsbanken. They continue to review investment performance and make investment decisions on a quarterly basis.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 31 March 2025**

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The Trustees have determined that the charity needs reserves to fund shortfalls in income when income does not reach expected levels, to fund unexpected expenditure and to fund working capital.

The Trustees review the adequacy of the level of reserves during the regular trustee meetings by considering budgeted income and costs over the next six to twelve months, cashflows and forecasts. As the bulk of work is now community activities and support, the current level of reserves cover operations for the medium term.

The Trustees consider the present level of reserves is adequate to support the continuation of operations for the medium term, and the financial position of the charity is therefore satisfactory.

Unrestricted income funds amounted to £3,788,212 at 31 March 2025, of this £3,657,817 is in an investment portfolio and accessible if necessary.

##### **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist.

#### **FUTURE PLANS**

The Trustees believe that the charity should provide excellent services and support to the Jewish community as a whole. Engagement has been positive in the first few months and engagement in activities continues to grow. The hope is that community members will regain confidence to socialise out of their homes and the charity's activities will alleviate the isolation that so many have faced since the pandemic.

The main risk that the charity faced was that of financial sustainability. This has been alleviated by the sale of Andrew Cohen House and the proceeds being invested in a portfolio which will make a low-risk return allowing the charity to fund its operations in future years.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document and constitutes a charitable incorporated organisation (CIO).

##### **Recruitment and appointment of new trustees**

New proposed Trustees are recommended by existing Trustees and a discussion is held at the next Trustees' meeting. The proposed trustee would be invited to have a meeting with the Chair to determine if they are interested, suitable and could bring benefit to the charity as a trustee. If the outcome is positive on both sides then they would be invited to attend a Trustees' meeting to confirm their interest.

##### **Organisational structure**

The Trustees meet on a regular basis to manage the affairs of the charity and to formulate policy. The day to day operation of the charity has been delegated to the Charity CEO, Mrs Sharon Grey.

##### **Decision making**

Day to day decisions are taken jointly by Sharon Grey, CEO and Kirsty Turner, Business Development and Finance Manager. Strategic decisions are discussed and agreed at the quarterly Trustee meetings.

##### **Induction and training of new trustees**

New Trustees are given copies of the Constitution. A number of publications from the Charity Commission in hard copy or electronic form are provided including the guidance on charities and on the provision of care and medical treatment for the public benefit.

##### **Key management remuneration**

The Charity's CEO's salary was paid in line with other charities of a similar size.

##### **Related parties**

The charity ceased to provide administrative and accounting support for Birmingham Jewish Housing Association on 31 October 2023, as detailed in note 19 to the accounts.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 31 March 2025**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees regularly review the major operational, business and financial risks which the charity faces, including a quarterly review of the controls over key financial systems and monthly reviews of budgets. The trustees confirm that they have established systems to mitigate the significant risks where necessary.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1180758

##### **Principal address**

Apex House  
3 Embassy Drive  
Calthorpe Road  
Birmingham  
B15 1TR

##### **Trustees**

L Myers  
M Brostoff  
E Barnett  
D Benson (appointed 5.6.24)  
L Bushell  
L Fifer

##### **Auditors**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
Studio 2  
50-54 St Pauls Square  
Birmingham  
West Midlands  
B3 1QS

##### **Charity CEO**

Mrs Sharon Grey

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

**Birmingham Jewish Community Care**

**Report of the Trustees  
for the Year Ended 31 March 2025**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they 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 charity for that period. In preparing those 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 accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. 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.

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
M Brostoff - Trustee

**Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31 March 2025  
for  
Birmingham Jewish Community Care**

Locke Williams Associates LLP  
Chartered Accountants  
Studio 2  
50-54 St Pauls Square  
Birmingham  
West Midlands  
B3 1QS

# Birmingham Jewish Community Care

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## **Birmingham Jewish Community Care**

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## Birmingham Jewish Community Care

### Report of the Trustees for the Year Ended 31 March 2025

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## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 31 March 2025**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document and constitutes a charitable incorporated organisation (CIO).

##### **Recruitment and appointment of new trustees**

New proposed Trustees are recommended by existing Trustees and a discussion is held at the next Trustees' meeting. The proposed trustee would be invited to have a meeting with the Chair to determine if they are interested, suitable and could bring benefit to the charity as a trustee. If the outcome is positive on both sides then they would be invited to attend a Trustees' meeting to confirm their interest.

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##### **Decision making**

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##### **Key management remuneration**

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##### **Related parties**

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##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees regularly review the major operational, business and financial risks which the charity faces, including a quarterly review of the controls over key financial systems and monthly reviews of budgets. The trustees confirm that they have established systems to mitigate the significant risks where necessary.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1180758

##### **Principal address**

Office 48, Apex House  
3 Embassy Drive  
Calthorpe Road  
Birmingham  
B15 1TR

##### **Trustees**

L Myers  
M Brostoff  
E Barnett  
D Benson (appointed 5.6.24)  
L Bushell  
L Fifer

**Birmingham Jewish Community Care**

**Report of the Trustees  
for the Year Ended 31 March 2025**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

Locke Williams Associates LLP  
Chartered Accountants  
Studio 2  
50-54 St Pauls Square  
Birmingham  
West Midlands  
B3 1QS

**Charity CEO**

Mrs Sharon Grey

Approved by order of the board of trustees on 20 January 2026 and signed on its behalf by:

*Martin Brostoff*

Martin Brostoff (Jan 21, 2026 09:45:02 GMT)

M Brostoff - Trustee

**Independent Examiner's Report to the Trustees of  
Birmingham Jewish Community Care**

**Independent examiner's report to the trustees of Birmingham Jewish Community Care**

I report to the charity trustees on my examination of the accounts of Birmingham Jewish Community Care (the Trust) for the year ended 31 March 2025.

**Responsibilities and basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

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

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

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



David Williams FCA FCCA

Locke Williams Associates LLP  
Chartered Accountants  
Studio 2  
50-54 St Pauls Square  
Birmingham  
West Midlands  
B3 1QS

20 January 2026

**Birmingham Jewish Community Care**

**Statement of Financial Activities  
for the Year Ended 31 March 2025**

		Unrestricted fund £	Restricted funds £	Year Ended 31.3.25 Total funds £	Period 1.10.22 to 31.3.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	37,633	2,000	39,633	206,725
<b>Charitable activities</b>	4				
Nursing home		-	-	-	4,246,285
Luncheon club		-	-	-	1,044
Support of Birmingham Jewish Housing Association		-	-	-	57,146
Investment income	3	-	-	-	29,759
Other income	5	-	-	-	1,616,133
<b>Total</b>		<u>37,633</u>	<u>2,000</u>	<u>39,633</u>	<u>6,157,092</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	6				
Nursing home		-	-	-	5,538,551
Luncheon club		-	-	-	349
Meals to Go		-	-	-	781
Social services		56,746	-	56,746	72,530
Support of Birmingham Jewish Housing Association		-	-	-	26,200
Charitable activities		209,443	2,833	212,276	-
Monday Club		750	-	750	-
<b>Total</b>		<u>266,939</u>	<u>2,833</u>	<u>269,772</u>	<u>5,638,411</u>
Net gains on investments		<u>105,271</u>	-	<u>105,271</u>	92,212
<b>NET INCOME/(EXPENDITURE)</b>		<u>(124,035)</u>	<u>(833)</u>	<u>(124,868)</u>	610,893
Transfers between funds	16	<u>(786)</u>	<u>786</u>	-	-
<b>Net movement in funds</b>		<u>(124,821)</u>	<u>(47)</u>	<u>(124,868)</u>	610,893
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<u>3,913,033</u>	47	<u>3,913,080</u>	3,302,187
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>3,788,212</u></u>	<u><u>-</u></u>	<u><u>3,788,212</u></u>	<u><u>3,913,080</u></u>

**CONTINUING OPERATIONS**

The income and expenditure arising in the period from 1.10.22 to 31.3.24 is derived from a discontinued operation.

The notes form part of these financial statements

## Birmingham Jewish Community Care

### Balance Sheet 31 March 2025

	Notes	Unrestricted fund £	Restricted funds £	<b>31.3.25 Total funds £</b>	31.3.24 Total funds £
<b>FIXED ASSETS</b>					
Investments	12	3,657,817	-	3,657,817	3,778,189
<b>CURRENT ASSETS</b>					
Debtors	13	59,857	-	59,857	38,314
Cash at bank and in hand		86,060	-	86,060	166,826
		145,917	-	145,917	205,140
<b>CREDITORS</b>					
Amounts falling due within one year	14	(15,522)	-	(15,522)	(70,249)
<b>NET CURRENT ASSETS</b>		130,395	-	130,395	134,891
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		3,788,212	-	3,788,212	3,913,080
<b>NET ASSETS</b>		3,788,212	-	3,788,212	3,913,080
<b>FUNDS</b>	16				
Unrestricted funds				3,788,212	3,913,033
Restricted funds				-	47
<b>TOTAL FUNDS</b>				3,788,212	3,913,080

The financial statements were approved by the Board of Trustees and authorised for issue on 20 January 2026 and were signed on its behalf by:

*Martin Brostoff*

Martin Brostoff (Jan 21, 2026 09:45:02 GMT)

M Brostoff - Trustee

**Birmingham Jewish Community Care**

**Cash Flow Statement  
for the Year Ended 31 March 2025**

	Notes	Year Ended 31.3.25 £	Period 1.10.22 to 31.3.24 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<b>(306,409)</b>	<b>(1,129,415)</b>
Net cash used in operating activities		<b>(306,409)</b>	<b>(1,129,415)</b>
<b>Cash flows from investing activities</b>			
Purchase of fixed asset investments		-	(3,700,000)
Sale of tangible fixed assets - see note		-	4,250,000
Sale of fixed asset investments		<b>225,643</b>	669,281
Interest received		-	13,641
Dividends received		-	16,118
Net cash provided by investing activities		<b>225,643</b>	1,249,040
<b>Change in cash and cash equivalents in the reporting period</b>			
		<b>(80,766)</b>	119,625
<b>Cash and cash equivalents at the beginning of the reporting period</b>			
		<b>166,826</b>	47,201
<b>Cash and cash equivalents at the end of the reporting period</b>			
		<b>86,060</b>	166,826

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Notes to the Cash Flow Statement  
for the Year Ended 31 March 2025**

**1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>Year Ended 31.3.25 £</b>	<b>Period 1.10.22 to 31.3.24 £</b>
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	<b>(124,868)</b>	610,893
<b>Adjustments for:</b>		
Depreciation charges	-	82,482
Gain on investments	<b>(105,271)</b>	(92,212)
Profit on disposal of fixed assets	-	(1,613,647)
Interest received	-	(13,641)
Dividends received	-	(16,118)
(Increase)/decrease in debtors	<b>(21,543)</b>	149,452
Decrease in creditors	<b>(54,727)</b>	(236,624)
<b>Net cash used in operations</b>	<b><u>(306,409)</u></b>	<b><u>(1,129,415)</u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.24 £	Cash flow £	At 31.3.25 £
<b>Net cash</b>			
Cash at bank and in hand	<b>166,826</b>	<b>(80,766)</b>	<b>86,060</b>
	<b><u>166,826</u></b>	<b><u>(80,766)</u></b>	<b><u>86,060</u></b>
<b>Total</b>	<b><u>166,826</u></b>	<b><u>(80,766)</u></b>	<b><u>86,060</u></b>

**3. DISPOSAL OF BUSINESS**

On the 17 January 2024, the charity disposed of its business. The sales proceeds were allocated as:

	£
Leasehold land and buildings	<b>4,249,499</b>
Other assets (excluding the property)	<b>1</b>
	<b><u>4,250,000</u></b>

The net book value of assets disposed of was £2,636,353 and the profit on disposal of £1,613,647 is included in other income.

## Birmingham Jewish Community Care

### Notes to the Financial Statements for the Year Ended 31 March 2025

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Income from grants is recognised to the extent that any any performance conditions have been met.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included in the financial statements for volunteer time in line with the SORP (FRS 102).
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is earned through holding assets for investment purposes such as shares. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. Dividend income is recognised as the charity's right to receive payment is established and interest income is recognised using the effective interest method.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

The irrecoverable element of VAT is included with the item of expense to which it relates.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

##### **Allocation and apportionment of costs**

Support costs are those that assist the work of the charity but do not directly represent charitable activities. Support costs not directly attributable to any particular charitable activity are apportioned over relevant activities on the basis of the trustees estimates of the amount attributable to each activity in the year, by reference to the direct expenditure of each activity. Support costs include governance costs.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Year Ended 31 March 2025

#### 1. ACCOUNTING POLICIES - continued

##### **Allocation and apportionment of costs**

Governance costs represent the costs of complying with constitutional and statutory requirements and satisfying public accountability, and include audit fees and legal charges.

##### **Tangible fixed assets**

All fixed assets were disposed of in the period to 31 March 2024. Previously, depreciation was provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- over the unexpired portion of the lease
Fixtures and fitting	- 33% on cost and 20% on cost

##### **Investments**

Investments are recognised initially at cost, which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

##### **Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### **Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Operating Leases**

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

##### **Taxation**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Year Ended 31 March 2025

#### 2. DONATIONS AND LEGACIES

	Year Ended 31.3.25 £	Period 1.10.22 to 31.3.24 £
Donations	18,103	37,385
Legacies	19,530	66,631
Grants	2,000	102,709
	39,633	206,725
	39,633	206,725

Grants received, included in the above, are as follows:

	Year Ended 31.3.25 £	Period 1.10.22 to 31.3.24 £
BCC Infection Control	-	25,706
BCC Adult Social Care Discharge Fund	-	40,675
BCC Emergency Food Aid	2,000	5,000
BCC Cost of Care	-	20,761
NHS Nursing Associates	-	5,667
Other	-	4,900
	2,000	102,709
	2,000	102,709

#### 3. INVESTMENT INCOME

	Year Ended 31.3.25 £	Period 1.10.22 to 31.3.24 £
Income from investment portfolio	-	16,118
Deposit account interest	-	13,641
	-	29,759
	-	29,759

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**4. INCOME FROM CHARITABLE ACTIVITIES**

			Period 1.10.22 to 31.3.24
	Activity	<b>Year Ended 31.3.25</b>	£
Nursing home	Nursing home	-	4,246,285
Luncheon club	Luncheon club	-	1,044
Support of Birmingham Jewish Housing Association	Support of Birmingham Jewish Housing Association	-	57,146
		<u>-</u>	<u>4,304,475</u>

**5. OTHER INCOME**

		Period 1.10.22 to 31.3.24
	<b>Year Ended 31.3.25</b>	£
Gain on sale of tangible fixed assets	-	1,613,647
Function income	-	2,373
Other income	-	113
	<u>-</u>	<u>1,616,133</u>

On 17 January 2024, the charity disposed of its entire interest in the drew Cohen nursing home, including all property, other tangible fixed assets and the trade therein. The proceeds from the sale were £4,250,000, which generated a gain on sale of fixed assets of £1,613,647.

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Grant funding of activities (see note 7) £	Support costs (see note 8) £	Totals £
Social services	<b>56,746</b>	-	-	<b>56,746</b>
Charitable activities	<b>(3,982)</b>	<b>17,039</b>	<b>199,219</b>	<b>212,276</b>
Monday Club	<b>750</b>	-	-	<b>750</b>
	<u><b>53,514</b></u>	<u><b>17,039</b></u>	<u><b>199,219</b></u>	<u><b>269,772</b></u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**7. GRANTS PAYABLE**

	<b>Year Ended 31.3.25 £</b>	Period 1.10.22 to 31.3.24 £
Charitable activities	<u><b>17,039</b></u>	<u>-</u>

**8. SUPPORT COSTS**

	Management £	Finance £	Other £	Governance costs £	Totals £
Charitable activities	<u><b>160,570</b></u>	<u><b>423</b></u>	<u><b>26,988</b></u>	<u><b>11,238</b></u>	<u><b>199,219</b></u>

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the period ended 31 March 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the period ended 31 March 2024.

**10. STAFF COSTS**

	<b>Year Ended 31.3.25 £</b>	Period 1.10.22 to 31.3.24 £
Wages and salaries	<b>185,247</b>	3,553,127
Social security costs	<b>21,716</b>	320,140
Other pension costs	<b>10,353</b>	122,070
	<u><b>217,316</b></u>	<u>3,995,337</u>

The average monthly number of employees during the year was as follows:

	<b>Year Ended 31.3.25</b>	Period 1.10.22 to 31.3.24
Number of nursing home staff	<b>-</b>	109
Number of administrative staff	<b>4</b>	6
	<u><b>4</b></u>	<u>115</u>

During the year covered by these accounts there was 1 employee who earned between £90,001 - £100,000. In the previous eighteen month period there was 1 employee who earned between £60,001 - £70,000, 1 employee who earned between £70,001- £80,000 and 1 employee who earned between £90,001- £100,000.

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**10. STAFF COSTS - continued**

**Key management personnel**

The key management personnel are the CEO and the Business & Finance Manager. The total salary for the key management personnel during this year was £134,180 (Eighteen months to March 2024 £161,113) and the social security cost was £16,396 (Eighteen months to March 2024 £18,412).

**11. EXCEPTIONAL ITEMS**

Included in other income for the eighteen month period to March 2024 is the profit generated on the sale of the business of £1,613,647. This represents the disposal of the charity's interest in the business as part of its fundamental re-organisation of its activities.

**12. FIXED ASSET INVESTMENTS**

	<b>Listed Investments £</b>
<b>VALUATION</b>	
At 1 April 2024	3,778,189
Additions	-
Disposals	(226,000)
Revaluations	105,628
	<hr/>
At 31 March 2025	<u>3,657,817</u>

The fair value of listed investments is determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

The historical cost of the listed investments amounted to £3,482,826.

**13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>31.3.25 £</b>	<b>31.3.24 £</b>
Trade debtors	<b>10,677</b>	31,561
Other debtors	<b>41,157</b>	6,753
Prepayments	<b>8,023</b>	-
	<hr/>	<hr/>
	<b><u>59,857</u></b>	<b><u>38,314</u></b>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>31.3.25</b>	31.3.24
	£	£
Trade creditors	<b>2,690</b>	39,489
Taxation and social security	<b>1,721</b>	10,883
Other creditors	<b>11,111</b>	19,877
	<u><b>15,522</b></u>	<u>70,249</u>

**15. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	<b>31.3.25</b>	31.3.24
	£	£
Within one year	-	1,883
Between one and five years	-	2,019
	<u>-</u>	<u>3,902</u>

**16. MOVEMENT IN FUNDS**

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
<b>Unrestricted funds</b>				
General fund	<b>3,913,033</b>	<b>(124,035)</b>	<b>(786)</b>	<b>3,788,212</b>
<b>Restricted funds</b>				
Emergency Food Aid	<b>47</b>	<b>(833)</b>	<b>786</b>	<b>-</b>
<b>TOTAL FUNDS</b>	<u><b>3,913,080</b></u>	<u><b>(124,868)</b></u>	<u><b>-</b></u>	<u><b>3,788,212</b></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	<b>37,633</b>	<b>(266,939)</b>	<b>105,271</b>	<b>(124,035)</b>
<b>Restricted funds</b>				
Emergency Food Aid	<b>2,000</b>	<b>(2,833)</b>	<b>-</b>	<b>(833)</b>
<b>TOTAL FUNDS</b>	<u><b>39,633</b></u>	<u><b>(269,772)</b></u>	<u><b>105,271</b></u>	<u><b>(124,868)</b></u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**16. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.10.22 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
General fund	3,297,445	615,588	3,913,033
<b>Restricted funds</b>			
BJCC project appeal	4,742	(4,742)	-
Emergency Food Aid	-	47	47
	<u>4,742</u>	<u>(4,695)</u>	<u>47</u>
<b>TOTAL FUNDS</b>	<u><u>3,302,187</u></u>	<u><u>610,893</u></u>	<u><u>3,913,080</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	6,152,092	(5,628,716)	92,212	615,588
<b>Restricted funds</b>				
BJCC project appeal	-	(4,742)	-	(4,742)
Emergency Food Aid	5,000	(4,953)	-	47
	<u>5,000</u>	<u>(9,695)</u>	<u>-</u>	<u>(4,695)</u>
<b>TOTAL FUNDS</b>	<u><u>6,157,092</u></u>	<u><u>(5,638,411)</u></u>	<u><u>92,212</u></u>	<u><u>610,893</u></u>

**17. RELATED PARTY DISCLOSURES**

There was a relationship with Birmingham Jewish Housing Association until October 2023. The charity undertook administrative and accounting duties on behalf of Birmingham Jewish Housing Association under a service level agreement. The total of these fees during the year to was £nil (Eighteen months to March 2024 was £57,146).

**18. FINANCIAL INSTRUMENTS**

The carrying amount for each category of financial instrument is as follows:

	<b>31.03.25</b> £	31.03.24 £
<b>Financial assets measured at fair value through income and expenditure</b>		
Fixed asset listed investments	<u><u>3,657,817</u></u>	<u><u>3,778,189</u></u>

The net gains and net losses attributable to the charity's financial instruments are summarised as follows:

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**18. FINANCIAL INSTRUMENTS - continued**

The net gain/(loss) recognised through net income/expenditure from financial assets measured at fair value (including changes in fair value) amounted to £105,271 gain (Eighteen months to March 2024 - £92,212 gain).

**Independent Examiner's Report to the Trustees of  
Birmingham Jewish Community Care**

**Independent examiner's report to the trustees of Birmingham Jewish Community Care**

I report to the charity trustees on my examination of the accounts of Birmingham Jewish Community Care (the Trust) for the year ended 31 March 2025.

**Responsibilities and basis of report**

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

**Independent examiner's statement**

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

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

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



David Williams FCA FCCA

Locke Williams Associates LLP  
Chartered Accountants  
Studio 2  
50-54 St Pauls Square  
Birmingham  
West Midlands  
B3 1QS

20 January 2026

**BIRMINGHAM JEWISH COMMUNITY CARE**

England & Wales - Charity number 1180758

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# Accounts

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**Report of the Trustees and  
Financial Statements  
for the Period  
1 October 2022 to 31 March 2024  
for  
Birmingham Jewish Community Care**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

## **Birmingham Jewish Community Care**

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**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

The trustees present their report with the financial statements of the charity for the period 1 October 2022 to 31 March 2024. The trustees have adopted the provisions of 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**

**Objectives and aims**

Birmingham Jewish Community Care is committed to ensuring that members of the Jewish and local community are supported by the organisation. Our vision is of a society where people support and care about one another and are able to participate to the fullest possible extent in their community.

**Significant activities**

Until mid-January 2024 the major activity of the charity was the operation of a residential and nursing home, Andrew Cohen House, at Stirchley in Birmingham. The sale of the home was necessary to ensure the financial security of the charity for years to come. The main focus is now to support the Jewish community in the Midlands, whether they live independently or not. The aim is to provide support, signposting and information to allow the community to maintain independence for as long as possible whilst living productively and safely.

Other activities include the provision of social work services, monthly outings, and the Monday Luncheon Club which promotes friendship whilst enjoying a healthy lunch, a service which is open to all.

**Public benefit**

The Trustees, having considered s.17 of the Charities Act 2011, have satisfied themselves that they have complied with the duty to have regard to the Public Benefit guidance published by the Charity Commission. The activities and achievements of the charity are outlined throughout this Trustees Report and we believe demonstrate that the charity is providing public benefit.

All of our services are subsidised by voluntary donations which enables us to keep costs as low as possible. Our services are available to members of the Jewish community who live within the Midlands.

Through our Social Work department, we help our service users to obtain the correct benefit entitlements through assistance with form filling and liaising with the appropriate authorities. We also make grants to people in need, either by monetary donation or by arranging and funding necessary equipment or services to be provided. Our staff liaise with many organisations and health professionals to arrange appropriate help and care where we are unable to give this. Much of our staff's time is spent in supporting elderly members of the community living in their own homes as part of caring for them in the community. We make no charge for these services.

The Trustees ensure that Jewish community members who still live at Andrew Cohen House are supported and that their religious needs are met.

**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

Until the sale of Andrew Cohen House, the average occupancy was 90.5%. The occupancy remained steady and we receive referrals from many sources including the relations of current and past residents.

During the period, the charity had a number of inspections by different Regulatory Bodies and all acknowledged that standards overall had remained at a good rating however, during a physical inspection in early March 2020 CQC rated the home Outstanding in Caring. Following the start of the pandemic most inspections became virtual or telephone inspections.

We no longer provide meals on an ad-hoc basis for community members in need, however, we ensure that those in need are provided with food, toiletries and cleaning supplies where necessary. The charity was accepted as a Food Bank partner with Birmingham City Council and received a grant to operate a food bank between October 2023 and March 2024. This was widely used and proved to be a valuable service for both the Jewish community and the staff of Andrew Cohen House, many of whom earn minimum wage. General support care services continued to be provided including signposting to relevant professionals and facilitating the claiming of benefits.

Staff training was continued with external and inhouse training, for all needs of care and especially with the intention of developing work in dementia and end of life care. As all but mandatory training ceased at the beginning of the pandemic, there was a concerted effort to get all staff up to date with all necessary training, either face to face or online. We continue to ensure that all our trainings are up to date wherever possible.

**Fundraising activities**

Donations, gifts and legacies totalled £206,725 in this period (2022 - £171,391). Although donations were down from the previous year we received legacies totalling £66,631.

**Investment performance**

Income from the investment portfolio has decreased over the last few years as investments had to be sold to fund the running of the care home. The proceeds from the sale of the care home have been invested and the investments increased in fair value at the end of the financial period by £92,212. Investment objectives set for the year were to maximise total investment return whilst maintaining income within the strict risk limits laid down by the Trustees

**FINANCIAL REVIEW**

**Financial position**

The financial position of the charity is detailed in the accounts and shows total funds of £3,913,080 at the end of the year.

**Principal funding sources**

Up until January 2024 the principal sources of funding were payments from the council and NHS for the care of residents. Since the sale of the care home the principal sources are grants, donations and income from the investment portfolio.

**Investment policy and objectives**

There are no restrictions on the charity's power to invest, but the Trustees' policy is to avoid high risk investments. Their aim is to maximise total investment return while maintaining income.

The investment portfolio was managed by EFG Harris Allday until January 2024 and is now managed by Handelsbanken. The Trustees met with three investment providers and chose to invest the proceeds of the sale of Andrew Cohen House with Handelsbanken. They continue to review investment performance and make investment decisions on a quarterly basis.

**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

**FINANCIAL REVIEW**

**Reserves policy**

The Trustees have determined that the charity needs reserves to fund shortfalls in income when income does not reach expected levels, to fund unexpected expenditure and to fund working capital.

The Trustees review the adequacy of the level of reserves during the regular trustee meetings by considering budgeted income and costs over the next six to twelve months, cashflows and forecasts. As the bulk of work is now community activities and support, the current level of reserves cover operations for the medium term.

The Trustees consider the present level of reserves is adequate to support the continuation of operations for the medium term, and the financial position of the charity is therefore satisfactory.

Unrestricted income funds amounted to £3,913,033 at 31 March 2024, of this £3,778,189 is in an investment portfolio and accessible if necessary.

**Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist.

**FUTURE PLANS**

The Trustees believe that the charity should provide excellent services and support to the Jewish community as a whole. Engagement has been positive in the first few months and engagement in activities continues to grow. The hope is that community members will regain confidence to socialise out of their homes and the charity's activities will alleviate the isolation that so many have faced since the pandemic.

The main risk that the charity faced was that of financial sustainability. This has been alleviated by the sale of Andrew Cohen House and the proceeds being invested in a portfolio which will make a low-risk return allowing the charity to fund its operations in future years.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document and constitutes a charitable incorporated organisation (CIO).

**Recruitment and appointment of new trustees**

New proposed Trustees are recommended by existing Trustees and a discussion is held at the next Trustees' meeting. The proposed trustee would be invited to have a meeting with the Chair to determine if they are interested, suitable and could bring benefit to the charity as a trustee. If the outcome is positive on both sides then they would be invited to attend a Trustees' meeting to confirm their interest.

**Organisational structure**

The Trustees meet on a regular basis to manage the affairs of the charity and to formulate policy. The day to day operation of the charity has been delegated to the Charity CEO, Mrs Sharon Grey.

**Decision making**

Day to day decisions are taken jointly by Sharon Grey, CEO and Kirsty Turner, Business Development and Finance Manager. Strategic decisions are discussed and agreed at the quarterly Trustee meetings.

**Induction and training of new trustees**

New Trustees are given copies of the Constitution. A number of publications from the Charity Commission in hard copy or electronic form are provided including the guidance on charities and on the provision of care and medical treatment for the public benefit.

**Key management remuneration**

The Charity's CEO's salary was paid in line with other charities of a similar size.

**Related parties**

The charity ceased to provide administrative and accounting support for Birmingham Jewish Housing Association on 31 October 2023, as detailed in note 18 to the accounts.

**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees regularly review the major operational, business and financial risks which the charity faces, including a quarterly review of the controls over key financial systems and monthly reviews of budgets. The trustees confirm that they have established systems to mitigate the significant risks where necessary.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1180758

**Principal address**

Office 48, Apex House  
3 Embassy Drive  
Calthorpe Road  
Birmingham  
B15 1TR

**Trustees**

Dr B Henley (resigned 17.1.24)  
L Myers  
M Brostoff  
E Barnett  
L Mkurazhizha (resigned 17.1.24)  
D Benson (appointed 5.6.24)  
L Bushell (appointed 28.11.23)  
L Fifer (appointed 28.3.23)

**Auditors**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

**Charity CEO**

Mrs Sharon Grey

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 9 January 2025 and signed on its behalf by:

  
M A Brostoff (Jan 10, 2025 09:55 GMT)

M Brostoff - Trustee

## **Report of the Independent Auditors to the Trustees of Birmingham Jewish Community Care**

### **Opinion**

We have audited the financial statements of Birmingham Jewish Community Care (the 'charity') for the period ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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.

### **Material uncertainty related 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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 where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## **Report of the Independent Auditors to the Trustees of Birmingham Jewish Community Care**

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors 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 a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, as outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity and the sector in which it operates, and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to these risks, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We identified laws and regulations which could reasonably be expected to give rise to a material misstatement in the financial statements, including, but not limited to, the Charities SORP (FRS 102) and UK tax legislation. Our audit tests included agreeing the financial statement disclosures to underlying supporting documentation, inspection of the charity's regulatory and legal correspondence and enquiries with management and with third parties, where relevant.

As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and checking the authorisation of expenditure as part of our substantive testing, using analytical review to identify any significant or unusual transactions and evaluating whether there was evidence of bias by the trustees or management that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Trustees of  
Birmingham Jewish Community Care**

**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 auditors' 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.



Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

Date: 10-January-2025

## Birmingham Jewish Community Care

### Statement of Financial Activities for the Period 1 October 2022 to 31 March 2024

	Notes	Unrestricted fund £	Restricted funds £	Period 1.10.22 to 31.3.24 Total funds £	Year Ended 30.9.22 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	201,725	5,000	206,725	171,391
<b>Charitable activities</b>					
Nursing home	4	4,246,285	-	4,246,285	3,118,748
Luncheon club		1,044	-	1,044	3,066
Meals to Go		-	-	-	7
Support of Birmingham Jewish Housing Association		57,146	-	57,146	51,375
Investment income	3	29,759	-	29,759	39,145
Other income	5	1,616,133	-	1,616,133	3,503
<b>Total</b>		<b>6,152,092</b>	<b>5,000</b>	<b>6,157,092</b>	<b>3,387,235</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Nursing home	6	5,528,856	9,695	5,538,551	3,840,030
Luncheon club		349	-	349	2,104
Meals to Go		781	-	781	1,991
Social services		72,530	-	72,530	41,604
Support of Birmingham Jewish Housing Association		26,200	-	26,200	15,092
<b>Total</b>		<b>5,628,716</b>	<b>9,695</b>	<b>5,638,411</b>	<b>3,900,821</b>
Net gains/(losses) on investments		92,212	-	92,212	(100,592)
<b>NET INCOME/(EXPENDITURE)</b>		<b>615,588</b>	<b>(4,695)</b>	<b>610,893</b>	<b>(614,178)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		3,297,445	4,742	3,302,187	3,916,365
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>3,913,033</b>	<b>47</b>	<b>3,913,080</b>	<b>3,302,187</b>

#### CONTINUING OPERATIONS

The income and expenditure arising in the period from 1.10.22 to 31.3.24 is derived from a discontinued operation.

The notes form part of these financial statements

## Birmingham Jewish Community Care

### Balance Sheet 31 March 2024

	Notes	Unrestricted fund £	Restricted funds £	31.3.24 Total funds £	30.9.22 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	-	-	-	2,718,835
Investments	13	<u>3,778,189</u>	-	<u>3,778,189</u>	<u>655,258</u>
		<b>3,778,189</b>	-	<b>3,778,189</b>	3,374,093
<b>CURRENT ASSETS</b>					
Debtors	14	38,314	-	38,314	187,766
Cash at bank and in hand		<u>166,779</u>	<u>47</u>	<u>166,826</u>	<u>47,201</u>
		<b>205,093</b>	<b>47</b>	<b>205,140</b>	234,967
<b>CREDITORS</b>					
Amounts falling due within one year	15	<u>(70,249)</u>	-	<u>(70,249)</u>	<u>(306,873)</u>
<b>NET CURRENT ASSETS</b>		<u><b>134,844</b></u>	<u><b>47</b></u>	<u><b>134,891</b></u>	<u><b>(71,906)</b></u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u><b>3,913,033</b></u>	<u><b>47</b></u>	<u><b>3,913,080</b></u>	<u><b>3,302,187</b></u>
<b>NET ASSETS</b>		<u><u><b>3,913,033</b></u></u>	<u><u><b>47</b></u></u>	<u><u><b>3,913,080</b></u></u>	<u><u><b>3,302,187</b></u></u>
<b>FUNDS</b>					
Unrestricted funds	17			<b>3,913,033</b>	3,297,445
Restricted funds				<u>47</u>	<u>4,742</u>
<b>TOTAL FUNDS</b>				<u><u><b>3,913,080</b></u></u>	<u><u><b>3,302,187</b></u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 9 January 2025 and were signed on its behalf by:

  
M A Brostoff (Jan 10, 2025 09:55 GMT)

M Brostoff - Trustee

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Cash Flow Statement  
for the Period 1 October 2022 to 31 March 2024**

	Notes	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(1,129,415)</u>	<u>(454,653)</u>
Net cash used in operating activities		<u>(1,129,415)</u>	<u>(454,653)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		-	(78,865)
Purchase of fixed asset investments		(3,700,000)	-
Sale of tangible fixed assets - see note		4,250,000	-
Sale of fixed asset investments		669,281	359,698
Interest received		13,641	2
Dividends received		<u>16,118</u>	<u>39,143</u>
Net cash provided by investing activities		<u>1,249,040</u>	<u>319,978</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>119,625</b>	<b>(134,675)</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>47,201</u>	<u>181,876</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>166,826</u></u>	<u><u>47,201</u></u>

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Notes to the Cash Flow Statement  
for the Period 1 October 2022 to 31 March 2024**

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	<b>610,893</b>	(614,178)
<b>Adjustments for:</b>		
Depreciation charges	82,482	60,845
(Gain)/losses on investments	(92,212)	100,592
Profit on disposal of fixed assets	(1,613,647)	-
Interest received	(13,641)	(2)
Dividends received	(16,118)	(39,143)
Decrease in debtors	149,452	78,779
Decrease in creditors	<u>(236,624)</u>	<u>(41,546)</u>
<b>Net cash used in operations</b>	<b><u>(1,129,415)</u></b>	<b><u>(454,653)</u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.10.22 £	Cash flow £	At 31.3.24 £
<b>Net cash</b>			
Cash at bank and in hand	<u>47,201</u>	<u>119,625</u>	<u>166,826</u>
	<u>47,201</u>	<u>119,625</u>	<u>166,826</u>
<b>Total</b>	<b><u>47,201</u></b>	<b><u>119,625</u></b>	<b><u>166,826</u></b>

**3. DISPOSAL OF BUSINESS**

On the 17 January 2024, the charity disposed of its business. The sales proceeds were allocated as:

	£
Leasehold land and buildings	4,249,499
Other assets (excluding the property)	<u>1</u>
	<b><u>4,250,000</u></b>

The net book value of assets disposed of was £2,636,353 and the profit on disposal of £1,613,647 is included in other income.

## Birmingham Jewish Community Care

### Notes to the Financial Statements for the Period 1 October 2022 to 31 March 2024

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The financial statements are presented for the eighteen month period from 1 October 2022 to 31 March 2024. The accounting reference date was lengthened to align with the future activities. Statement of Financial Activities comparatives are shown for the proceeding twelve month period and so are not entirely comparable.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Income grants is recognised to the extent that any any performance conditions have been met.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included in the financial statements for volunteer time in line with the SORP (FRS 102).
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is earned through holding assets for investment purposes such as shares. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. Dividend income is recognised as the charity's right to receive payment is established and interest income is recognised using the effective interest method.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

The irrecoverable element of VAT is included with the item of expense to which it relates.

##### **Allocation and apportionment of costs**

Support costs are those that assist the work of the charity but do not directly represent charitable activities. Support costs not directly attributable to any particular charitable activity are apportioned over relevant activities on the basis of the trustees estimates of the amount attributable to each activity in the year, by reference to the direct expenditure of each activity. Support costs include governance costs.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 1. ACCOUNTING POLICIES - continued

##### Allocation and apportionment of costs

Governance costs represent the costs of complying with constitutional and statutory requirements and satisfying public accountability, and include audit fees and legal charges.

##### Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- over the unexpired portion of the lease
Fixtures and fitting	- 33% on cost and 20% on cost

##### Investments

Investments are recognised initially at cost, which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

##### Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

##### Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

##### Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

##### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 1. ACCOUNTING POLICIES - continued

##### Pension costs and other post-retirement benefits

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

#### 2. DONATIONS AND LEGACIES

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Donations	37,385	70,627
Legacies	66,631	2,000
Grants	<u>102,709</u>	<u>98,764</u>
	<u><b>206,725</b></u>	<u><b>171,391</b></u>

Grants received, included in the above, are as follows:

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
BCC Infection Control	25,706	95,645
BCC Adult Social Care Discharge Fund	40,675	-
BCC Emergency Food Aid	5,000	-
BCC Cost of Care	20,761	-
NHS Nursing Associates	5,667	-
Other	<u>4,900</u>	<u>3,119</u>
	<u><b>102,709</b></u>	<u><b>98,764</b></u>

#### 3. INVESTMENT INCOME

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Income from investment portfolio	16,118	39,143
Deposit account interest	<u>13,641</u>	<u>2</u>
	<u><b>29,759</b></u>	<u><b>39,145</b></u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 4. INCOME FROM CHARITABLE ACTIVITIES

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Nursing home	4,246,285	3,118,748
Luncheon club	1,044	3,066
Meals to Go	-	7
Support of Birmingham Jewish Housing Association	<u>57,146</u>	<u>51,375</u>
	<u><b>4,304,475</b></u>	<u><b>3,173,196</b></u>

#### 5. OTHER INCOME

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Gain on sale of tangible fixed assets	1,613,647	-
Function income	2,373	3,503
Other income	<u>113</u>	<u>-</u>
	<u><b>1,616,133</b></u>	<u><b>3,503</b></u>

On 17 January 2024, the charity disposed of its entire interest in the Andrew Cohen nursing home, including all property, other tangible fixed assets and the trade therein. The proceeds from the sale were £4,250,000, which generated a gain on sale of fixed assets of £1,613,647.

#### 6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Nursing home	4,935,785	602,766	5,538,551
Luncheon club	349	-	349
Meals to Go	781	-	781
Social services	72,530	-	72,530
Support of Birmingham Jewish Housing Association	<u>-</u>	<u>26,200</u>	<u>26,200</u>
	<u><b>5,009,445</b></u>	<u><b>628,966</b></u>	<u><b>5,638,411</b></u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 7. SUPPORT COSTS

	Management £	Finance £	Other £	Governance costs £	Totals £
Nursing home	361,548	2,698	68,275	170,245	602,766
Support of Birmingham Jewish Housing Association	<u>26,200</u>	-	-	-	<u>26,200</u>
	<u>387,748</u>	<u>2,698</u>	<u>68,275</u>	<u>170,245</u>	<u>628,966</u>

#### 8. AUDITORS' REMUNERATION

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Fees payable to the charity's auditors for the audit of the charity's financial statements	<u>4,500</u>	<u>4,740</u>

#### 9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2024 nor for the year ended 30 September 2022.

##### Trustees' expenses

There were no trustees' expenses paid for the period ended 31 March 2024 nor for the year ended 30 September 2022.

#### 10. STAFF COSTS

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Wages and salaries	3,553,127	2,399,006
Social security costs	320,140	202,199
Other pension costs	<u>122,070</u>	<u>73,411</u>
	<u>3,995,337</u>	<u>2,674,616</u>

The average monthly number of employees during the period was as follows:

	Period 1.10.22 to 31.3.24	Year Ended 30.9.22
Number of nursing home staff	109	117
Number of administrative staff	<u>6</u>	<u>7</u>
	<u>115</u>	<u>124</u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 10. STAFF COSTS - continued

During the eighteen month period covered by these accounts there was 1 employee who earned between £60,001 - £70,000, 1 employee who earned between £70,001- £80,000 and 1 employee who earned between £90,001- £100,000. In the previous twelve months to 30 September 2022 no employee earned over £60,000.

#### Key management personnel

The key management personnel are the CEO & Home Manager and the Business & Finance Manager. The total salary for the key management personnel during this eighteen month period was £161,113 (year to 30 September 2022 - £96,000) and the social security cost was £18,412 (30 September 2022 - £11,335).

#### Redundancy/termination payments

The total amount of redundancy and termination payments made to employees in the eighteen month period was £57,686. All amounts were fully settled at 31 March 2024.

#### 11. EXCEPTIONAL ITEMS

Included in other income is the profit generated on the sale of the business of £1,613,647. This represents the disposal of the charity's interest in the business as part of its fundamental re-organisation of its activities.

#### 12. TANGIBLE FIXED ASSETS

	Long leasehold £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 October 2022	3,473,292	576,520	37,315	4,087,127
Disposals	<u>(3,473,292)</u>	<u>(576,520)</u>	<u>(37,315)</u>	<u>(4,087,127)</u>
At 31 March 2024	-	-	-	-
<b>DEPRECIATION</b>				
At 1 October 2022	868,018	462,959	37,315	1,368,292
Charge for year	32,995	49,487	-	82,482
Eliminated on disposal	<u>(901,013)</u>	<u>(512,446)</u>	<u>(37,315)</u>	<u>(1,450,774)</u>
At 31 March 2024	-	-	-	-
<b>NET BOOK VALUE</b>				
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 30 September 2022	<u>2,605,274</u>	<u>113,561</u>	<u>-</u>	<u>2,718,835</u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Period 1 October 2022 to 31 March 2024**

**13. FIXED ASSET INVESTMENTS**

	<b>Listed Investments £</b>
<b>VALUATION</b>	
At 1 October 2022	655,258
Additions	3,700,000
Disposals	(669,281)
Revaluations	<u>92,212</u>
At 31 March 2024	<u><u>3,778,189</u></u>

The fair value of listed investments is determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

The historical cost of the listed investments amounted to £3,700,000.

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.24	30.9.22
	£	£
Trade debtors	31,561	146,520
Other debtors	6,753	12,983
Prepayments	<u>-</u>	<u>28,263</u>
	<u><u>38,314</u></u>	<u><u>187,766</u></u>

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.24	30.9.22
	£	£
Trade creditors	39,489	106,926
Taxation and social security	10,883	48,219
Other creditors	<u>19,877</u>	<u>151,728</u>
	<u><u>70,249</u></u>	<u><u>306,873</u></u>

**16. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.24	30.9.22
	£	£
Within one year	1,883	7,003
Between one and five years	<u>2,019</u>	<u>11,719</u>
	<u><u>3,902</u></u>	<u><u>18,722</u></u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Period 1 October 2022 to 31 March 2024**

**17. MOVEMENT IN FUNDS**

	At 1.10.22 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
General fund	3,297,445	615,588	3,913,033
<b>Restricted funds</b>			
BJCC project appeal	4,742	(4,742)	-
Emergency Food Aid	-	47	47
	<u>4,742</u>	<u>(4,695)</u>	<u>47</u>
<b>TOTAL FUNDS</b>	<u><u>3,302,187</u></u>	<u><u>610,893</u></u>	<u><u>3,913,080</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	6,152,092	(5,628,716)	92,212	615,588
<b>Restricted funds</b>				
BJCC project appeal	-	(4,742)	-	(4,742)
Emergency Food Aid	5,000	(4,953)	-	47
	<u>5,000</u>	<u>(9,695)</u>	<u>-</u>	<u>(4,695)</u>
<b>TOTAL FUNDS</b>	<u><u>6,157,092</u></u>	<u><u>(5,638,411)</u></u>	<u><u>92,212</u></u>	<u><u>610,893</u></u>

**Comparatives for movement in funds**

	At 1.10.21 £	Net movement in funds £	At 30.9.22 £
<b>Unrestricted funds</b>			
General fund	3,908,751	(611,306)	3,297,445
<b>Restricted funds</b>			
BJCC project appeal	7,614	(2,872)	4,742
	<u>7,614</u>	<u>(2,872)</u>	<u>4,742</u>
<b>TOTAL FUNDS</b>	<u><u>3,916,365</u></u>	<u><u>(614,178)</u></u>	<u><u>3,302,187</u></u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	3,291,590	(3,802,304)	(100,592)	(611,306)
<b>Restricted funds</b>				
BJCC project appeal	-	(2,872)	-	(2,872)
BCC Covid Infection	<u>95,645</u>	<u>(95,645)</u>	<u>-</u>	<u>-</u>
	<u>95,645</u>	<u>(98,517)</u>	<u>-</u>	<u>(2,872)</u>
<b>TOTAL FUNDS</b>	<u><u>3,387,235</u></u>	<u><u>(3,900,821)</u></u>	<u><u>(100,592)</u></u>	<u><u>(614,178)</u></u>

#### 18. CONTINGENT ASSETS

The charity is a beneficiary of a legacy, however at 31 March 2024 it is unable to measure the full extent of the amount it will receive as the estate is still in administration. As a result, only the amount received as an interim payment has been recognized as income in these financial statements, with the balance being contingent on the completion of the estates administration.

#### 19. RELATED PARTY DISCLOSURES

There was a relationship with Birmingham Jewish Housing Association until October 2023. The charity undertook administrative and accounting duties on behalf of Birmingham Jewish Housing Association under a service level agreement. The total of these fees during the period to 31 March 2024 was £57,146 (30 September 2022 - £51,375).

#### 20. FINANCIAL INSTRUMENTS

The carrying amount for each category of financial instrument is as follows:

	31.03.24 £	30.09.22 £
<b>Financial assets measured at fair value through income and expenditure</b>		
Fixed asset listed investments	<u><u>3,778,189</u></u>	<u><u>655,258</u></u>

The net gains and net losses attributable to the charity's financial instruments are summarised as follows:

The net gain/(loss) recognised through net income/expenditure from financial assets measured at fair value (including changes in fair value) amounted to £92,212 gain (2022 - £100,592 loss).

## Birmingham Jewish Community Care

### Detailed Statement of Financial Activities for the Period 1 October 2022 to 31 March 2024

	Period 1.10.22 to ded 31.3.24 £	Year En 30.9.22 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	37,385	70,627
Legacies	66,631	2,000
Grants	<u>102,709</u>	<u>98,764</u>
	<b>206,725</b>	171,391
<b>Investment income</b>		
Income from investment portfolio	16,118	39,143
Deposit account interest	<u>13,641</u>	<u>2</u>
	<b>29,759</b>	39,145
<b>Charitable activities</b>		
Nursing home	4,246,285	3,118,748
Luncheon club	1,044	3,073
Support of Birmingham Jewish Housing Association	<u>57,146</u>	<u>51,375</u>
	<b>4,304,475</b>	3,173,196
<b>Other income</b>		
Gain on sale of tangible fixed assets	1,613,647	-
Function income	2,373	3,503
Other income	<u>113</u>	<u>-</u>
	<b>1,616,133</b>	3,503
<b>Total incoming resources</b>	<b>6,157,092</b>	3,387,235
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	3,310,732	2,295,095
Social security	296,857	192,308
Rates and water	27,675	18,585
Insurance	69,765	36,380
Light and heat	124,121	89,597
Telephone	17,407	9,698
Stationery, postage and IT	37,265	26,471
Advertising	-	(170)
Sundries	34,077	22,962
Repairs and maintenance	173,228	109,141
Motor expenses	5,266	4,850
Carried forward	<u>4,096,393</u>	<u>2,804,917</u>

This page does not form part of the statutory financial statements

## Birmingham Jewish Community Care

### Detailed Statement of Financial Activities for the Period 1 October 2022 to 31 March 2024

	Period 1.10.22 to 31.3.24 £	Year En ded 30.9.22 £
<b>Charitable activities</b>		
Brought forward	4,096,393	2,804,917
Staff agency costs	128,419	266,307
Food	806	2,906
Catering services	558,332	420,939
Registration fees	14,038	10,218
Medical supplies and services	121,982	97,844
Staff training costs	8,126	4,408
Long leasehold depreciation	32,995	28,281
Fixtures & fittings depreciation	48,354	31,593
	<b>5,009,445</b>	<b>3,667,413</b>
<b>Support costs</b>		
<b>Management</b>		
Wages	242,395	103,911
Social security	23,283	9,891
Pensions	122,070	73,411
	<b>387,748</b>	<b>187,213</b>
<b>Finance</b>		
Bank charges	2,698	2,574
<b>Other</b>		
Rent	10,678	-
Insurance	15,876	933
Telephone	8,452	5,778
Stationery, postage and IT	16,555	7,203
Sundries	7,347	1,183
Motor expenses	8,234	4,622
Donations	-	1,000
Fixtures and fittings	1,133	971
	<b>68,275</b>	<b>21,690</b>
<b>Governance costs</b>		
Auditors' remuneration	4,500	4,740
Accountancy and legal fees	165,745	17,191
	<b>170,245</b>	<b>21,931</b>
Total resources expended	<b>5,638,411</b>	<b>3,900,821</b>
<b>Net income/(expenditure) before gains and losses</b>	<b>518,681</b>	<b>(513,586)</b>
<b>Realised recognised gains and losses</b>		
Carried forward	<b>518,681</b>	<b>(513,586)</b>

This page does not form part of the statutory financial statements

**Birmingham Jewish Community Care**

**Detailed Statement of Financial Activities  
for the Period 1 October 2022 to 31 March 2024**

	Period 1.10.22 to 31.3.24 £	Year En ded 30.9.22 £
<b>Realised recognised gains and losses</b>		
Brought forward	<b>518,681</b>	(513,586)
Realised gains/(losses) on fixed asset investments	<b><u>92,212</u></b>	<b><u>(100,592)</u></b>
<b>Net income/(expenditure)</b>	<b><u><u>610,893</u></u></b>	<b><u><u>(614,178)</u></u></b>

This page does not form part of the statutory financial statements










# BIR14-CHA 2024 Final amended 09-01-25

Final Audit Report

2025-01-10

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By:	DAVID WILLIAMS (davidw@lockewilliams.com)
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**Report of the Trustees and  
Financial Statements  
for the Period  
1 October 2022 to 31 March 2024  
for  
Birmingham Jewish Community Care**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

## **Birmingham Jewish Community Care**

### **Contents of the Financial Statements for the Period 1 October 2022 to 31 March 2024**

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**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

The trustees present their report with the financial statements of the charity for the period 1 October 2022 to 31 March 2024. The trustees have adopted the provisions of 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**

**Objectives and aims**

Birmingham Jewish Community Care is committed to ensuring that members of the Jewish and local community are supported by the organisation. Our vision is of a society where people support and care about one another and are able to participate to the fullest possible extent in their community.

**Significant activities**

Until mid-January 2024 the major activity of the charity was the operation of a residential and nursing home, Andrew Cohen House, at Stirchley in Birmingham. The sale of the home was necessary to ensure the financial security of the charity for years to come. The main focus is now to support the Jewish community in the Midlands, whether they live independently or not. The aim is to provide support, signposting and information to allow the community to maintain independence for as long as possible whilst living productively and safely.

Other activities include the provision of social work services, monthly outings, and the Monday Luncheon Club which promotes friendship whilst enjoying a healthy lunch, a service which is open to all.

**Public benefit**

The Trustees, having considered s.17 of the Charities Act 2011, have satisfied themselves that they have complied with the duty to have regard to the Public Benefit guidance published by the Charity Commission. The activities and achievements of the charity are outlined throughout this Trustees Report and we believe demonstrate that the charity is providing public benefit.

All of our services are subsidised by voluntary donations which enables us to keep costs as low as possible. Our services are available to members of the Jewish community who live within the Midlands.

Through our Social Work department, we help our service users to obtain the correct benefit entitlements through assistance with form filling and liaising with the appropriate authorities. We also make grants to people in need, either by monetary donation or by arranging and funding necessary equipment or services to be provided. Our staff liaise with many organisations and health professionals to arrange appropriate help and care where we are unable to give this. Much of our staff's time is spent in supporting elderly members of the community living in their own homes as part of caring for them in the community. We make no charge for these services.

The Trustees ensure that Jewish community members who still live at Andrew Cohen House are supported and that their religious needs are met.

**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

Until the sale of Andrew Cohen House, the average occupancy was 90.5%. The occupancy remained steady and we receive referrals from many sources including the relations of current and past residents.

During the period, the charity had a number of inspections by different Regulatory Bodies and all acknowledged that standards overall had remained at a good rating however, during a physical inspection in early March 2020 CQC rated the home Outstanding in Caring. Following the start of the pandemic most inspections became virtual or telephone inspections.

We no longer provide meals on an ad-hoc basis for community members in need, however, we ensure that those in need are provided with food, toiletries and cleaning supplies where necessary. The charity was accepted as a Food Bank partner with Birmingham City Council and received a grant to operate a food bank between October 2023 and March 2024. This was widely used and proved to be a valuable service for both the Jewish community and the staff of Andrew Cohen House, many of whom earn minimum wage. General support care services continued to be provided including signposting to relevant professionals and facilitating the claiming of benefits.

Staff training was continued with external and inhouse training, for all needs of care and especially with the intention of developing work in dementia and end of life care. As all but mandatory training ceased at the beginning of the pandemic, there was a concerted effort to get all staff up to date with all necessary training, either face to face or online. We continue to ensure that all our trainings are up to date wherever possible.

**Fundraising activities**

Donations, gifts and legacies totalled £206,725 in this period (2022 - £171,391). Although donations were down from the previous year we received legacies totalling £66,631.

**Investment performance**

Income from the investment portfolio has decreased over the last few years as investments had to be sold to fund the running of the care home. The proceeds from the sale of the care home have been invested and the investments increased in fair value at the end of the financial period by £92,212. Investment objectives set for the year were to maximise total investment return whilst maintaining income within the strict risk limits laid down by the Trustees

**FINANCIAL REVIEW**

**Financial position**

The financial position of the charity is detailed in the accounts and shows total funds of £3,913,080 at the end of the year.

**Principal funding sources**

Up until January 2024 the principal sources of funding were payments from the council and NHS for the care of residents. Since the sale of the care home the principal sources are grants, donations and income from the investment portfolio.

**Investment policy and objectives**

There are no restrictions on the charity's power to invest, but the Trustees' policy is to avoid high risk investments. Their aim is to maximise total investment return while maintaining income.

The investment portfolio was managed by EFG Harris Allday until January 2024 and is now managed by Handelsbanken. The Trustees met with three investment providers and chose to invest the proceeds of the sale of Andrew Cohen House with Handelsbanken. They continue to review investment performance and make investment decisions on a quarterly basis.

**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

**FINANCIAL REVIEW**

**Reserves policy**

The Trustees have determined that the charity needs reserves to fund shortfalls in income when income does not reach expected levels, to fund unexpected expenditure and to fund working capital.

The Trustees review the adequacy of the level of reserves during the regular trustee meetings by considering budgeted income and costs over the next six to twelve months, cashflows and forecasts. As the bulk of work is now community activities and support, the current level of reserves cover operations for the medium term.

The Trustees consider the present level of reserves is adequate to support the continuation of operations for the medium term, and the financial position of the charity is therefore satisfactory.

Unrestricted income funds amounted to £3,913,033 at 31 March 2024, of this £3,778,189 is in an investment portfolio and accessible if necessary.

**Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist.

**FUTURE PLANS**

The Trustees believe that the charity should provide excellent services and support to the Jewish community as a whole. Engagement has been positive in the first few months and engagement in activities continues to grow. The hope is that community members will regain confidence to socialise out of their homes and the charity's activities will alleviate the isolation that so many have faced since the pandemic.

The main risk that the charity faced was that of financial sustainability. This has been alleviated by the sale of Andrew Cohen House and the proceeds being invested in a portfolio which will make a low-risk return allowing the charity to fund its operations in future years.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document and constitutes a charitable incorporated organisation (CIO).

**Recruitment and appointment of new trustees**

New proposed Trustees are recommended by existing Trustees and a discussion is held at the next Trustees' meeting. The proposed trustee would be invited to have a meeting with the Chair to determine if they are interested, suitable and could bring benefit to the charity as a trustee. If the outcome is positive on both sides then they would be invited to attend a Trustees' meeting to confirm their interest.

**Organisational structure**

The Trustees meet on a regular basis to manage the affairs of the charity and to formulate policy. The day to day operation of the charity has been delegated to the Charity CEO, Mrs Sharon Grey.

**Decision making**

Day to day decisions are taken jointly by Sharon Grey, CEO and Kirsty Turner, Business Development and Finance Manager. Strategic decisions are discussed and agreed at the quarterly Trustee meetings.

**Induction and training of new trustees**

New Trustees are given copies of the Constitution. A number of publications from the Charity Commission in hard copy or electronic form are provided including the guidance on charities and on the provision of care and medical treatment for the public benefit.

**Key management remuneration**

The Charity's CEO's salary was paid in line with other charities of a similar size.

**Related parties**

The charity ceased to provide administrative and accounting support for Birmingham Jewish Housing Association on 31 October 2023, as detailed in note 18 to the accounts.

**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees regularly review the major operational, business and financial risks which the charity faces, including a quarterly review of the controls over key financial systems and monthly reviews of budgets. The trustees confirm that they have established systems to mitigate the significant risks where necessary.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1180758

**Principal address**

Office 48, Apex House  
3 Embassy Drive  
Calthorpe Road  
Birmingham  
B15 1TR

**Trustees**

Dr B Henley (resigned 17.1.24)  
L Myers  
M Brostoff  
E Barnett  
L Mkurazhizha (resigned 17.1.24)  
D Benson (appointed 5.6.24)  
L Bushell (appointed 28.11.23)  
L Fifer (appointed 28.3.23)

**Auditors**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

**Charity CEO**

Mrs Sharon Grey

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

**Birmingham Jewish Community Care**  
**Report of the Trustees**  
**for the Period 1 October 2022 to 31 March 2024**

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 9 January 2025 and signed on its behalf by:

  
M A Brostoff (Jan 10, 2025 09:55 GMT)

M Brostoff - Trustee

## **Report of the Independent Auditors to the Trustees of Birmingham Jewish Community Care**

### **Opinion**

We have audited the financial statements of Birmingham Jewish Community Care (the 'charity') for the period ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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.

### **Material uncertainty related 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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 where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

## **Report of the Independent Auditors to the Trustees of Birmingham Jewish Community Care**

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors 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 a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, as outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity and the sector in which it operates, and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to these risks, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We identified laws and regulations which could reasonably be expected to give rise to a material misstatement in the financial statements, including, but not limited to, the Charities SORP (FRS 102) and UK tax legislation. Our audit tests included agreeing the financial statement disclosures to underlying supporting documentation, inspection of the charity's regulatory and legal correspondence and enquiries with management and with third parties, where relevant.

As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and checking the authorisation of expenditure as part of our substantive testing, using analytical review to identify any significant or unusual transactions and evaluating whether there was evidence of bias by the trustees or management that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Trustees of  
Birmingham Jewish Community Care**

**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 auditors' 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.



Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

Date: 10-January-2025

## Birmingham Jewish Community Care

### Statement of Financial Activities for the Period 1 October 2022 to 31 March 2024

	Notes	Unrestricted fund £	Restricted funds £	Period 1.10.22 to 31.3.24 Total funds £	Year Ended 30.9.22 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	201,725	5,000	206,725	171,391
<b>Charitable activities</b>					
Nursing home	4	4,246,285	-	4,246,285	3,118,748
Luncheon club		1,044	-	1,044	3,066
Meals to Go		-	-	-	7
Support of Birmingham Jewish Housing Association		57,146	-	57,146	51,375
Investment income	3	29,759	-	29,759	39,145
Other income	5	1,616,133	-	1,616,133	3,503
<b>Total</b>		<b>6,152,092</b>	<b>5,000</b>	<b>6,157,092</b>	<b>3,387,235</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Nursing home	6	5,528,856	9,695	5,538,551	3,840,030
Luncheon club		349	-	349	2,104
Meals to Go		781	-	781	1,991
Social services		72,530	-	72,530	41,604
Support of Birmingham Jewish Housing Association		26,200	-	26,200	15,092
<b>Total</b>		<b>5,628,716</b>	<b>9,695</b>	<b>5,638,411</b>	<b>3,900,821</b>
Net gains/(losses) on investments		92,212	-	92,212	(100,592)
<b>NET INCOME/(EXPENDITURE)</b>		<b>615,588</b>	<b>(4,695)</b>	<b>610,893</b>	<b>(614,178)</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		3,297,445	4,742	3,302,187	3,916,365
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>3,913,033</b>	<b>47</b>	<b>3,913,080</b>	<b>3,302,187</b>

#### CONTINUING OPERATIONS

The income and expenditure arising in the period from 1.10.22 to 31.3.24 is derived from a discontinued operation.

The notes form part of these financial statements

## Birmingham Jewish Community Care

### Balance Sheet 31 March 2024

	Notes	Unrestricted fund £	Restricted funds £	31.3.24 Total funds £	30.9.22 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	-	-	-	2,718,835
Investments	13	<u>3,778,189</u>	<u>-</u>	<u>3,778,189</u>	<u>655,258</u>
		<b>3,778,189</b>	<b>-</b>	<b>3,778,189</b>	<b>3,374,093</b>
<b>CURRENT ASSETS</b>					
Debtors	14	38,314	-	38,314	187,766
Cash at bank and in hand		<u>166,779</u>	<u>47</u>	<u>166,826</u>	<u>47,201</u>
		<b>205,093</b>	<b>47</b>	<b>205,140</b>	<b>234,967</b>
<b>CREDITORS</b>					
Amounts falling due within one year	15	<u>(70,249)</u>	<u>-</u>	<u>(70,249)</u>	<u>(306,873)</u>
<b>NET CURRENT ASSETS</b>		<u><b>134,844</b></u>	<u><b>47</b></u>	<u><b>134,891</b></u>	<u><b>(71,906)</b></u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u><b>3,913,033</b></u>	<u><b>47</b></u>	<u><b>3,913,080</b></u>	<u><b>3,302,187</b></u>
<b>NET ASSETS</b>		<u><u><b>3,913,033</b></u></u>	<u><u><b>47</b></u></u>	<u><u><b>3,913,080</b></u></u>	<u><u><b>3,302,187</b></u></u>
<b>FUNDS</b>					
Unrestricted funds	17			<b>3,913,033</b>	3,297,445
Restricted funds				<u>47</u>	<u>4,742</u>
<b>TOTAL FUNDS</b>				<u><u><b>3,913,080</b></u></u>	<u><u><b>3,302,187</b></u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 9 January 2025 and were signed on its behalf by:

  
M A Brostoff (Jan 10, 2025 09:55 GMT)

M Brostoff - Trustee

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Cash Flow Statement  
for the Period 1 October 2022 to 31 March 2024**

	Notes	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(1,129,415)</u>	<u>(454,653)</u>
Net cash used in operating activities		<u>(1,129,415)</u>	<u>(454,653)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		-	(78,865)
Purchase of fixed asset investments		(3,700,000)	-
Sale of tangible fixed assets - see note		4,250,000	-
Sale of fixed asset investments		669,281	359,698
Interest received		13,641	2
Dividends received		<u>16,118</u>	<u>39,143</u>
Net cash provided by investing activities		<u>1,249,040</u>	<u>319,978</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>119,625</b>	<b>(134,675)</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>47,201</u>	<u>181,876</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>166,826</u></u>	<u><u>47,201</u></u>

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Notes to the Cash Flow Statement  
for the Period 1 October 2022 to 31 March 2024**

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	<b>610,893</b>	(614,178)
<b>Adjustments for:</b>		
Depreciation charges	82,482	60,845
(Gain)/losses on investments	(92,212)	100,592
Profit on disposal of fixed assets	(1,613,647)	-
Interest received	(13,641)	(2)
Dividends received	(16,118)	(39,143)
Decrease in debtors	149,452	78,779
Decrease in creditors	<u>(236,624)</u>	<u>(41,546)</u>
<b>Net cash used in operations</b>	<b><u>(1,129,415)</u></b>	<b><u>(454,653)</u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.10.22 £	Cash flow £	At 31.3.24 £
<b>Net cash</b>			
Cash at bank and in hand	<u>47,201</u>	<u>119,625</u>	<u>166,826</u>
	<u>47,201</u>	<u>119,625</u>	<u>166,826</u>
<b>Total</b>	<b><u>47,201</u></b>	<b><u>119,625</u></b>	<b><u>166,826</u></b>

**3. DISPOSAL OF BUSINESS**

On the 17 January 2024, the charity disposed of its business. The sales proceeds were allocated as:

	£
Leasehold land and buildings	4,249,499
Other assets (excluding the property)	<u>1</u>
	<b><u>4,250,000</u></b>

The net book value of assets disposed of was £2,636,353 and the profit on disposal of £1,613,647 is included in other income.

## Birmingham Jewish Community Care

### Notes to the Financial Statements for the Period 1 October 2022 to 31 March 2024

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

The financial statements are presented for the eighteen month period from 1 October 2022 to 31 March 2024. The accounting reference date was lengthened to align with the future activities. Statement of Financial Activities comparatives are shown for the proceeding twelve month period and so are not entirely comparable.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Income grants is recognised to the extent that any any performance conditions have been met.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included in the financial statements for volunteer time in line with the SORP (FRS 102).
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is earned through holding assets for investment purposes such as shares. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. Dividend income is recognised as the charity's right to receive payment is established and interest income is recognised using the effective interest method.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

The irrecoverable element of VAT is included with the item of expense to which it relates.

##### **Allocation and apportionment of costs**

Support costs are those that assist the work of the charity but do not directly represent charitable activities. Support costs not directly attributable to any particular charitable activity are apportioned over relevant activities on the basis of the trustees estimates of the amount attributable to each activity in the year, by reference to the direct expenditure of each activity. Support costs include governance costs.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 1. ACCOUNTING POLICIES - continued

##### Allocation and apportionment of costs

Governance costs represent the costs of complying with constitutional and statutory requirements and satisfying public accountability, and include audit fees and legal charges.

##### Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- over the unexpired portion of the lease
Fixtures and fitting	- 33% on cost and 20% on cost

##### Investments

Investments are recognised initially at cost, which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

##### Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at call with banks.

##### Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### Operating Leases

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

##### Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

##### Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 1. ACCOUNTING POLICIES - continued

##### Pension costs and other post-retirement benefits

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

#### 2. DONATIONS AND LEGACIES

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Donations	37,385	70,627
Legacies	66,631	2,000
Grants	<u>102,709</u>	<u>98,764</u>
	<u><b>206,725</b></u>	<u><b>171,391</b></u>

Grants received, included in the above, are as follows:

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
BCC Infection Control	25,706	95,645
BCC Adult Social Care Discharge Fund	40,675	-
BCC Emergency Food Aid	5,000	-
BCC Cost of Care	20,761	-
NHS Nursing Associates	5,667	-
Other	<u>4,900</u>	<u>3,119</u>
	<u><b>102,709</b></u>	<u><b>98,764</b></u>

#### 3. INVESTMENT INCOME

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Income from investment portfolio	16,118	39,143
Deposit account interest	<u>13,641</u>	<u>2</u>
	<u><b>29,759</b></u>	<u><b>39,145</b></u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 4. INCOME FROM CHARITABLE ACTIVITIES

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Nursing home	4,246,285	3,118,748
Luncheon club	1,044	3,066
Meals to Go	-	7
Support of Birmingham Jewish Housing Association	<u>57,146</u>	<u>51,375</u>
	<u><b>4,304,475</b></u>	<u><b>3,173,196</b></u>

#### 5. OTHER INCOME

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Gain on sale of tangible fixed assets	1,613,647	-
Function income	2,373	3,503
Other income	<u>113</u>	<u>-</u>
	<u><b>1,616,133</b></u>	<u><b>3,503</b></u>

On 17 January 2024, the charity disposed of its entire interest in the Andrew Cohen nursing home, including all property, other tangible fixed assets and the trade therein. The proceeds from the sale were £4,250,000, which generated a gain on sale of fixed assets of £1,613,647.

#### 6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Nursing home	4,935,785	602,766	5,538,551
Luncheon club	349	-	349
Meals to Go	781	-	781
Social services	72,530	-	72,530
Support of Birmingham Jewish Housing Association	<u>-</u>	<u>26,200</u>	<u>26,200</u>
	<u><b>5,009,445</b></u>	<u><b>628,966</b></u>	<u><b>5,638,411</b></u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 7. SUPPORT COSTS

	Management £	Finance £	Other £	Governance costs £	Totals £
Nursing home	361,548	2,698	68,275	170,245	602,766
Support of Birmingham Jewish Housing Association	<u>26,200</u>	-	-	-	<u>26,200</u>
	<u>387,748</u>	<u>2,698</u>	<u>68,275</u>	<u>170,245</u>	<u>628,966</u>

#### 8. AUDITORS' REMUNERATION

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Fees payable to the charity's auditors for the audit of the charity's financial statements	<u>4,500</u>	<u>4,740</u>

#### 9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31 March 2024 nor for the year ended 30 September 2022.

##### Trustees' expenses

There were no trustees' expenses paid for the period ended 31 March 2024 nor for the year ended 30 September 2022.

#### 10. STAFF COSTS

	Period 1.10.22 to 31.3.24 £	Year Ended 30.9.22 £
Wages and salaries	3,553,127	2,399,006
Social security costs	320,140	202,199
Other pension costs	<u>122,070</u>	<u>73,411</u>
	<u>3,995,337</u>	<u>2,674,616</u>

The average monthly number of employees during the period was as follows:

	Period 1.10.22 to 31.3.24	Year Ended 30.9.22
Number of nursing home staff	109	117
Number of administrative staff	<u>6</u>	<u>7</u>
	<u>115</u>	<u>124</u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 10. STAFF COSTS - continued

During the eighteen month period covered by these accounts there was 1 employee who earned between £60,001 - £70,000, 1 employee who earned between £70,001- £80,000 and 1 employee who earned between £90,001- £100,000. In the previous twelve months to 30 September 2022 no employee earned over £60,000.

##### Key management personnel

The key management personnel are the CEO & Home Manager and the Business & Finance Manager. The total salary for the key management personnel during this eighteen month period was £161,113 (year to 30 September 2022 - £96,000) and the social security cost was £18,412 (30 September 2022 - £11,335).

##### Redundancy/termination payments

The total amount of redundancy and termination payments made to employees in the eighteen month period was £57,686. All amounts were fully settled at 31 March 2024.

#### 11. EXCEPTIONAL ITEMS

Included in other income is the profit generated on the sale of the business of £1,613,647. This represents the disposal of the charity's interest in the business as part of its fundamental re-organisation of its activities.

#### 12. TANGIBLE FIXED ASSETS

	Long leasehold £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 October 2022	3,473,292	576,520	37,315	4,087,127
Disposals	<u>(3,473,292)</u>	<u>(576,520)</u>	<u>(37,315)</u>	<u>(4,087,127)</u>
At 31 March 2024	-	-	-	-
<b>DEPRECIATION</b>				
At 1 October 2022	868,018	462,959	37,315	1,368,292
Charge for year	32,995	49,487	-	82,482
Eliminated on disposal	<u>(901,013)</u>	<u>(512,446)</u>	<u>(37,315)</u>	<u>(1,450,774)</u>
At 31 March 2024	-	-	-	-
<b>NET BOOK VALUE</b>				
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
At 30 September 2022	<u>2,605,274</u>	<u>113,561</u>	<u>-</u>	<u>2,718,835</u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Period 1 October 2022 to 31 March 2024**

**13. FIXED ASSET INVESTMENTS**

	<b>Listed Investments £</b>
<b>VALUATION</b>	
At 1 October 2022	655,258
Additions	3,700,000
Disposals	(669,281)
Revaluations	<u>92,212</u>
At 31 March 2024	<u><u>3,778,189</u></u>

The fair value of listed investments is determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

The historical cost of the listed investments amounted to £3,700,000.

**14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>31.3.24</b>	<b>30.9.22</b>
	£	£
Trade debtors	31,561	146,520
Other debtors	6,753	12,983
Prepayments	<u>-</u>	<u>28,263</u>
	<u><u>38,314</u></u>	<u><u>187,766</u></u>

**15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>31.3.24</b>	<b>30.9.22</b>
	£	£
Trade creditors	39,489	106,926
Taxation and social security	10,883	48,219
Other creditors	<u>19,877</u>	<u>151,728</u>
	<u><u>70,249</u></u>	<u><u>306,873</u></u>

**16. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	<b>31.3.24</b>	<b>30.9.22</b>
	£	£
Within one year	1,883	7,003
Between one and five years	<u>2,019</u>	<u>11,719</u>
	<u><u>3,902</u></u>	<u><u>18,722</u></u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Period 1 October 2022 to 31 March 2024**

**17. MOVEMENT IN FUNDS**

	At 1.10.22 £	Net movement in funds £	At 31.3.24 £
<b>Unrestricted funds</b>			
General fund	3,297,445	615,588	3,913,033
<b>Restricted funds</b>			
BJCC project appeal	4,742	(4,742)	-
Emergency Food Aid	-	47	47
	<u>4,742</u>	<u>(4,695)</u>	<u>47</u>
<b>TOTAL FUNDS</b>	<u><u>3,302,187</u></u>	<u><u>610,893</u></u>	<u><u>3,913,080</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	6,152,092	(5,628,716)	92,212	615,588
<b>Restricted funds</b>				
BJCC project appeal	-	(4,742)	-	(4,742)
Emergency Food Aid	5,000	(4,953)	-	47
	<u>5,000</u>	<u>(9,695)</u>	<u>-</u>	<u>(4,695)</u>
<b>TOTAL FUNDS</b>	<u><u>6,157,092</u></u>	<u><u>(5,638,411)</u></u>	<u><u>92,212</u></u>	<u><u>610,893</u></u>

**Comparatives for movement in funds**

	At 1.10.21 £	Net movement in funds £	At 30.9.22 £
<b>Unrestricted funds</b>			
General fund	3,908,751	(611,306)	3,297,445
<b>Restricted funds</b>			
BJCC project appeal	7,614	(2,872)	4,742
	<u>7,614</u>	<u>(2,872)</u>	<u>4,742</u>
<b>TOTAL FUNDS</b>	<u><u>3,916,365</u></u>	<u><u>(614,178)</u></u>	<u><u>3,302,187</u></u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Period 1 October 2022 to 31 March 2024

#### 17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	3,291,590	(3,802,304)	(100,592)	(611,306)
<b>Restricted funds</b>				
BJCC project appeal	-	(2,872)	-	(2,872)
BCC Covid Infection	<u>95,645</u>	<u>(95,645)</u>	<u>-</u>	<u>-</u>
	<u>95,645</u>	<u>(98,517)</u>	<u>-</u>	<u>(2,872)</u>
<b>TOTAL FUNDS</b>	<u><u>3,387,235</u></u>	<u><u>(3,900,821)</u></u>	<u><u>(100,592)</u></u>	<u><u>(614,178)</u></u>

#### 18. CONTINGENT ASSETS

The charity is a beneficiary of a legacy, however at 31 March 2024 it is unable to measure the full extent of the amount it will receive as the estate is still in administration. As a result, only the amount received as an interim payment has been recognized as income in these financial statements, with the balance being contingent on the completion of the estates administration.

#### 19. RELATED PARTY DISCLOSURES

There was a relationship with Birmingham Jewish Housing Association until October 2023. The charity undertook administrative and accounting duties on behalf of Birmingham Jewish Housing Association under a service level agreement. The total of these fees during the period to 31 March 2024 was £57,146 (30 September 2022 - £51,375).

#### 20. FINANCIAL INSTRUMENTS

The carrying amount for each category of financial instrument is as follows:

	31.03.24 £	30.09.22 £
<b>Financial assets measured at fair value through income and expenditure</b>		
Fixed asset listed investments	<u><u>3,778,189</u></u>	<u><u>655,258</u></u>

The net gains and net losses attributable to the charity's financial instruments are summarised as follows:

The net gain/(loss) recognised through net income/expenditure from financial assets measured at fair value (including changes in fair value) amounted to £92,212 gain (2022 - £100,592 loss).

## Birmingham Jewish Community Care

### Detailed Statement of Financial Activities for the Period 1 October 2022 to 31 March 2024

	Period 1.10.22 to ded 31.3.24 £	Year En 30.9.22 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	37,385	70,627
Legacies	66,631	2,000
Grants	<u>102,709</u>	<u>98,764</u>
	<b>206,725</b>	171,391
<b>Investment income</b>		
Income from investment portfolio	16,118	39,143
Deposit account interest	<u>13,641</u>	<u>2</u>
	<b>29,759</b>	39,145
<b>Charitable activities</b>		
Nursing home	4,246,285	3,118,748
Luncheon club	1,044	3,073
Support of Birmingham Jewish Housing Association	<u>57,146</u>	<u>51,375</u>
	<b>4,304,475</b>	3,173,196
<b>Other income</b>		
Gain on sale of tangible fixed assets	1,613,647	-
Function income	2,373	3,503
Other income	<u>113</u>	<u>-</u>
	<b>1,616,133</b>	3,503
<b>Total incoming resources</b>	<b>6,157,092</b>	3,387,235
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	3,310,732	2,295,095
Social security	296,857	192,308
Rates and water	27,675	18,585
Insurance	69,765	36,380
Light and heat	124,121	89,597
Telephone	17,407	9,698
Stationery, postage and IT	37,265	26,471
Advertising	-	(170)
Sundries	34,077	22,962
Repairs and maintenance	173,228	109,141
Motor expenses	5,266	4,850
Carried forward	<u>4,096,393</u>	<u>2,804,917</u>

This page does not form part of the statutory financial statements

## Birmingham Jewish Community Care

### Detailed Statement of Financial Activities for the Period 1 October 2022 to 31 March 2024

	Period 1.10.22 to 31.3.24 £	Year En ded 30.9.22 £
<b>Charitable activities</b>		
Brought forward	4,096,393	2,804,917
Staff agency costs	128,419	266,307
Food	806	2,906
Catering services	558,332	420,939
Registration fees	14,038	10,218
Medical supplies and services	121,982	97,844
Staff training costs	8,126	4,408
Long leasehold depreciation	32,995	28,281
Fixtures & fittings depreciation	<u>48,354</u>	<u>31,593</u>
	<b>5,009,445</b>	<b>3,667,413</b>
<b>Support costs</b>		
<b>Management</b>		
Wages	242,395	103,911
Social security	23,283	9,891
Pensions	<u>122,070</u>	<u>73,411</u>
	<b>387,748</b>	<b>187,213</b>
<b>Finance</b>		
Bank charges	2,698	2,574
<b>Other</b>		
Rent	10,678	-
Insurance	15,876	933
Telephone	8,452	5,778
Stationery, postage and IT	16,555	7,203
Sundries	7,347	1,183
Motor expenses	8,234	4,622
Donations	-	1,000
Fixtures and fittings	<u>1,133</u>	<u>971</u>
	<b>68,275</b>	<b>21,690</b>
<b>Governance costs</b>		
Auditors' remuneration	4,500	4,740
Accountancy and legal fees	<u>165,745</u>	<u>17,191</u>
	<b>170,245</b>	<b>21,931</b>
Total resources expended	<u><b>5,638,411</b></u>	<u><b>3,900,821</b></u>
<b>Net income/(expenditure) before gains and losses</b>	<b>518,681</b>	<b>(513,586)</b>
<b>Realised recognised gains and losses</b>		
Carried forward	<b>518,681</b>	<b>(513,586)</b>

This page does not form part of the statutory financial statements

**Birmingham Jewish Community Care**

**Detailed Statement of Financial Activities  
for the Period 1 October 2022 to 31 March 2024**

	Period 1.10.22 to 31.3.24 £	Year En ded 30.9.22 £
<b>Realised recognised gains and losses</b>		
Brought forward	<b>518,681</b>	(513,586)
Realised gains/(losses) on fixed asset investments	<b><u>92,212</u></b>	<b><u>(100,592)</u></b>
<b>Net income/(expenditure)</b>	<b><u><u>610,893</u></u></b>	<b><u><u>(614,178)</u></u></b>

This page does not form part of the statutory financial statements










# BIR14-CHA 2024 Final amended 09-01-25

Final Audit Report

2025-01-10

Created:	2025-01-10
By:	DAVID WILLIAMS (davidw@lockewilliams.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA017RdVClN3vKtlDrijUTRLI9BQEn40sf

## "BIR14-CHA 2024 Final amended 09-01-25" History

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2025-01-10 - 09:24:54 GMT
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2025-01-10 - 09:26:22 GMT
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-  Signer martinbrostoff@gmail.com entered name at signing as M A Brostoff  
2025-01-10 - 09:55:03 GMT
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2025-01-10 - 10:02:29 GMT
-  Document e-signed by DAVID WILLIAMS (davidw@lockewilliams.com)  
Signature Date: 2025-01-10 - 10:03:03 GMT - Time Source: server
-  Agreement completed.  
2025-01-10 - 10:03:03 GMT

Birmingham Jewish Community Care  
Office 48, Apex House  
3 Embassy Drive  
Calthorpe Road  
Birmingham  
B15 1TR

Locke Williams Associates LLP  
Blackthorn House  
St Pauls Square  
Birmingham  
B3 1RL

Dear Sirs

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your audit of the charity's financial statements for the period ended 31 March 2024. These enquiries have included inspection of supporting documentation where appropriate. All representations are made to the best of our knowledge and belief.

**General**

- 1 We have fulfilled our responsibilities as trustees as set out in the terms of your engagement letter dated 3 September 2020, under the Charities Act 2011 for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you.
- 2 All the transactions undertaken by the charity have been properly reflected and recorded in the accounting records.
- 3 All the accounting records have been made available to you for the purpose of your audit. We have provided you with unrestricted access to all appropriate persons within the charity, and with all other records and related information requested, including minutes of all management and trustee meetings and correspondence with The Charity Commission.
- 4 The financial statements are free of material misstatements, including omissions.
- 5 The effects of uncorrected misstatements are immaterial both individually and in total.

**Internal control and fraud**

- 6 We acknowledge our responsibility for the design, implementation and maintenance of internal control systems to prevent and detect fraud and error. We have disclosed to you the results of our risk assessment that the financial statements may be misstated as a result of fraud.
- 7 We have disclosed to you all instances of known or suspected fraud affecting the entity involving management, employees who have a significant role in internal control or others that could have a material effect on the financial statements.
- 8 We have also disclosed to you all information in relation to allegations of fraud or suspected fraud affecting the entity's financial statements communicated by current or former employees, analysts, regulators or others.

**Assets and liabilities**

- 9 The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the notes to the financial statements.
- 10 All actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as appropriate.
- 11 We have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements. The anticipated sale of Andrew Cohen House will alter the 'make-up' of the assets, but will not result in an overall reduction in value of assets.

**Accounting estimates**

- 12 Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

**Loans and arrangements**

- 13 The charitable company has not granted any advances or credits to, or made guarantees on behalf of, trustees other than those disclosed in the financial statements matters.
- 14 The charitable company considers any loans made to staff (or former staff) made in the period to be an appropriate use of charitable assets (in accordance with its charitable objectives) and that any loans outstanding as at 31 March 2024 are fully recoverable.

**Legal claims**

- 15 We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for, and disclosed in, the financial statements.

**Law and regulations**

- 16 We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

**Related parties**

- 17 Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

**Subsequent events**

- 18 All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

**Going concern**

- 19 We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current plans, for the Sale of Andrew Cohen House, will generate more than sufficient net cash reserves, with very few on-going liabilities, such that the charity can continue to meet its future charitable purposes. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.


**Grants and donations**

20 All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

We acknowledge our legal responsibilities regarding disclosure of information to you as auditors and confirm that so far as we are aware, there is no relevant audit information needed by you in connection with preparing your audit report of which you are unaware.

Each trustee has taken all the steps that he ought to have taken as a trustee in order to make himself aware of any relevant audit information and to establish that you are aware of that information.

Yours faithfully

  
M A Brostoff (Jan 10, 2025 09:55 GMT)

Signed on behalf of the board of trustees  
M Brostoff - Trustee

10 January 2025

# BIR13-Representation Letter Re Charities-DJW-20250106-115419-001

Final Audit Report


2025-01-10

Created:	2025-01-10
By:	DAVID WILLIAMS (davidw@lockewilliams.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAr1ka7fcbGAri3XiYc5wcl36EDpB90Sk

## "BIR13-Representation Letter Re Charities-DJW-20250106-115419-001" History

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2025-01-10 - 09:27:24 GMT

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 Signer martinbrostoff@gmail.com entered name at signing as M A Brostoff

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Signature Date: 2025-01-10 - 09:55:36 GMT - Time Source: server

 Agreement completed.

2025-01-10 - 09:55:36 GMT

**BIRMINGHAM JEWISH COMMUNITY CARE**

England & Wales - Charity number 1180758

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# Accounts

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**Report of the Trustees and  
Financial Statements  
for the Year Ended 30 September 2022  
for  
Birmingham Jewish Community Care**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

# Birmingham Jewish Community Care

## Contents of the Financial Statements for the Year Ended 30 September 2022

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## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2022**

The trustees present their report with the financial statements of the charity for the year ended 30 September 2022. The trustees have adopted the provisions of 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**

##### **Objectives and aims**

Birmingham Jewish Community Care is committed to ensuring that members of the Jewish and local community are able to support and care for one another. Our vision is of a society where people support and care about one another and are able to participate to the fullest possible extent in their community.

##### **Significant activities**

The major activity of the charity was the operation of a residential and nursing home, Andrew Cohen House, at Stirchley in Birmingham. The strategy of the charity is to continually improve the quality of care provided at Andrew Cohen House whilst pursuing more donations and legacies to help with ongoing projects.

Other activities include the provision of social services, supplying weekly meals to tenants of Silverstone Court and the monthly 'Memory Café' which is open to all.

##### **Public benefit**

The Trustees, having considered s.17 of the Charities Act 2011, have satisfied themselves that they have complied with the duty to have regard to the Public Benefit guidance published by the Charity Commission. The activities and achievements of the charity are outlined throughout this Trustees Report and we believe demonstrate that the charity is providing public benefit.

We continue to try to reduce the number of funded placements available at Andrew Cohen House as the funding model falls far short of the actual cost of care. However, fee assistance is provided by the charity for residents in appropriate cases after assessing the needs and means of applicants, their families and any contribution from the Local Authority. We still have over 38% of our Care Home residents that are Local Authority funded, this is a reduction from over 55% last year. Sadly, the resumption of our luncheon club, post pandemic, was unsuccessful. For those unable to cook for whatever reason, we have continued to offer a limited Meals to Go service. All these services are subsidised by voluntary donations which enables us to keep the costs as low as possible. There is also no geographic restriction to people accessing our services.

Through our Social Care department, we help our service users to obtain the correct benefit entitlements through assistance with form filling and liaising with the appropriate authorities. We also make grants to the needy either by monetary donation or by paying home and care bills directly where it is assessed to be needed. Our staff liaise with many organisations and health professionals to arrange appropriate help and care where we are unable to give this. Much of our staff's time is spent in supporting elderly members of the community living in their own homes as part of 'care in the community'. We make no charge for these services.

The Trustees ensure there are funds available to help any Jewish person who wants to live at Andrew Cohen House but has no access to private funds.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2022**

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

During the period, the average occupancy at Andrew Cohen House was 93.6%. The occupancy has remained steady and we receive referrals from many sources including the relations of current and past residents.

During the period, the charity had a number of inspections by different Regulatory Bodies and all acknowledged that standards overall had remained at a good rating however CQC rated the home Outstanding in Caring, this was during a physical inspection in early March 2020. Following the start of the pandemic most inspection became virtual or telephone inspections.

We do still provide meals on an ad-hoc basis for community member in need. General support care services continued to be provided including signposting to relevant professionals and facilitating the claiming of benefits.

Staff training was continued with external and inhouse training, for all needs of care and especially with the intention of developing work in dementia and end of life care. All but mandatory training ceased at the beginning of the pandemic. We continue to ensure that all our trainings are up to date wherever possible.

##### **Fundraising activities**

Donations, gifts and legacies totalled £171,391 down from £271,560 in the previous year mainly due to less grant income for controlling the spread of Covid-19 and supporting the staff being available.

##### **Investment performance**

Income from the investment portfolio was lower than the previous year at £39,145 from £44,519, due to sales on investments in the year. The remaining investments decreased in fair value at the end of the financial year by £100,592. Investment objectives set for the year were to maximise total investment return whilst maintaining income within the strict risk limits laid down by the Trustees

#### **FINANCIAL REVIEW**

##### **Financial position**

The financial position of the charity is detailed in the accounts and shows total funds of £3,302,187 at the end of the year.

##### **Principal funding sources**

The principal sources of funding are payments from the council and NHS for the care of the residents.

##### **Investment policy and objectives**

There are no restrictions on the charity's power to invest, but the trustees' policy is to avoid high risk investments. Their aim is to maximise total investment return while maintaining income.

The investment portfolio is managed by EFG Harris Allday. The trustees review investment performance and make investment decisions on a quarterly basis.

##### **Reserves policy**

The trustees have determined that the charity needs reserves to fund shortfalls in income when income does not reach expected levels, to fund unexpected expenditure and to fund working capital.

The trustees review the adequacy of the level of reserves during the regular trustee meetings by considering budgeted income and costs over the next six to twelve months, current and expected occupancy levels, cashflows and forecasts. As the bulk of work is covered by fees that are charged, the current level of reserves cover operations for the medium term.

The trustees consider the present level of reserves is adequate to support the continuation of operations for the medium term, and the financial position of the charity is therefore satisfactory.

Unrestricted income funds amounted to £3,297,445 at 30 September 2022, but £2,718,835 of this is tied up in financing the nursing home property and other tangible fixed assets. Uncommitted free reserves available for financing current activities, represented by funds held on deposit in addition to the investment portfolio, therefore amounted to £578,610.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2022**

#### **FINANCIAL REVIEW**

##### **Going concern**

The financial statements have been prepared on a going concern basis, however attention is drawn to the existence of a material uncertainty. More detail is given in the notes to the accounts.

##### **FUTURE PLANS**

The trustees believe that the charity should provide excellent care for the residents of Andrew Cohen House and are delighted that the Care Quality Commission rated it "Outstanding" for caring in the latest inspection. Our residents and their families and our donors deserve the highest possible standards. In the worst public health crisis for a century the staff maintained flawless infection control and there was minimal transmission of covid-19 within the home. A CQC Infection Control audit showed that the home had exemplary infection control procedures in place.

The trustees have a rolling programme to improve the facilities in Andrew Cohen House and will do so whenever funds are available. Therapeutic gardening involving residents in nature complements our dementia care for which we are a centre of excellence. We shall continue with the Namaste programme of sensory stimulation for those at the end stages of dementia and after visiting restrictions were lifted we resumed our monthly 'Dementia Café' in conjunction with the local Alzheimer's Society.

The main risk that the Charity continues to face is that of financial sustainability. This is a challenge in the whole state-funded adult social care sector due to factors such as the higher than average increases in the Living Wage, and inadequate funded care fees. BJCC's approach is to maximise income through high levels of occupancy, alongside a programme of fundraising events and appeals. We continually try to reduce expenditure through tight control of agency staff use, reviewing procurement, and making economies wherever possible.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document and constitutes a charitable incorporated organisation (CIO).

##### **Recruitment and appointment of new trustees**

New proposed trustees are recommended by existing trustees and a discussion is held at the next trustees' meeting. The proposed trustee would be invited to have a meeting with the Chair to determine if they are interested, suitable and could bring benefit to the charity as a trustee. If the outcome is positive on both sides then they would be invited to attend a trustees' meeting to confirm their interest.

##### **Organisational structure**

The trustees meet on a regular basis to manage the affairs of the charity and to formulate policy. The day to day operation of the charity was delegated to the Charity CEO and Home Manager, Mrs Sharon Grey.

The trustees act as custodian trustees for the charity's interest in the leasehold land and buildings at Andrew Cohen House.

##### **Decision making**

Day to day decisions are taken jointly by Sharon Grey, CEO and Kirsty Turner, Business and Finance Manager. Strategic decisions are discussed and agreed at the bi-monthly Trustees meetings.

##### **Induction and training of new trustees**

New trustees are given copies of the Constitution. A number of publications from the Charity Commission in hard copy or electronic form are provided including the guidance on charities and on the provision of care and medical treatment for the public benefit.

##### **Key management remuneration**

The Charity Directors salary was paid in line with other charities of a similar size. The new CEO is a combined role with the position of Home Manager and the salary falls well within the ranges of salaries paid by similar organisations for a similar role.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2022**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Related parties**

The charity provides administrative and accounting support for Birmingham Jewish Housing Association, as detailed in note 18 to the accounts. The Charity CEO attends meetings of the Board of the Housing Association.

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees regularly review the major operational, business and financial risks which the charity faces, including a quarterly review of the controls over key financial systems and monthly reviews of budgets. The trustees confirm that they have established systems to mitigate the significant risks where necessary.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1180758

##### **Principal address**

Andrew Cohen House  
River Brook Drive  
Birmingham  
B30 2SH

##### **Trustees**

Dr B Henley  
Mrs L Myers  
Mr M Brostoff  
Mrs E Barnett  
Ms S Blumenthal (resigned 28.2.22)  
Ms L Mkurazhizha  
Mrs L Fifer (appointed 28.3.23)

##### **Auditors**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

##### **Charity CEO**

Mrs Sharon Grey

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

## Birmingham Jewish Community Care

### Report of the Trustees for the Year Ended 30 September 2022

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 19 July 2023 and signed on its behalf by:



Dr B Henley - Trustee

**Report of the Independent Auditors to the Trustees of  
Birmingham Jewish Community Care**

**Opinion**

We have audited the financial statements of Birmingham Jewish Community Care (the 'charity') for the year ended 30 September 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 September 2022 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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.

**Material uncertainty related to going concern**

We draw attention to the net expenditure for the year of £614,178 and its resultant reduction in the freely available unrestricted reserves as shown in the balance sheet. The net expenditure position has continued since the balance sheet date. As stated in note 1, these ongoing events indicate that a material uncertainty exists that may cast significant doubt on the charity's ability to continue as a going concern. Our opinion is not modified in respect of this matter.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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.

## **Report of the Independent Auditors to the Trustees of Birmingham Jewish Community Care**

### **Matters on which we are required to report by exception**

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors 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 a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, as outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We gained an understanding of the legal and regulatory framework applicable to the charity and the sector in which it operates, and considered the risk of acts by the charity that were contrary to applicable laws and regulations, including fraud. We designed audit procedures to respond to these risks, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

We identified laws and regulations which could reasonably be expected to give rise to a material misstatement in the financial statements, including, but not limited to, the Charities SORP (FRS 102) and UK tax legislation. Our audit tests included agreeing the financial statement disclosures to underlying supporting documentation, inspection of the charity's regulatory and legal correspondence and enquiries with management and with third parties, where relevant.

As in all our audits, we also addressed the risk of management override of internal controls, including testing journals and checking the authorisation of expenditure as part of our substantive testing, using analytical review to identify any significant or unusual transactions and evaluating whether there was evidence of bias by the trustees or management that represented a risk of material misstatement due to fraud.

**Report of the Independent Auditors to the Trustees of  
Birmingham Jewish Community Care**

There are inherent limitations in the audit procedures described above and, the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. We did not identify any key audit matters relating to irregularities, including fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**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 auditors' 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.



Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

Jul 21, 2023

Date: .....



TRUSTED ACCOUNTING SOLUTIONS



Registered number: OC350146  
Registered in England and Wales.  
Katrina Williams FCA CTA TEP  
David Williams FCA FCCA

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Locke Williams Associates LLP  
Blackthorn House, St Pauls Square  
Birmingham B3 1RL T: 0121 262 3980

**Birmingham Jewish Community Care**

**Statement of Financial Activities  
for the Year Ended 30 September 2022**

	Notes	Unrestricted fund £	Restricted funds £	<b>30.9.22 Total funds £</b>	30.9.21 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	<b>75,746</b>	<b>95,645</b>	<b>171,391</b>	271,560
<b>Charitable activities</b>					
Nursing home	4	<b>3,118,748</b>	-	<b>3,118,748</b>	3,107,727
Luncheon club		<b>3,066</b>	-	<b>3,066</b>	3,408
Meals to Go		<b>7</b>	-	<b>7</b>	-
Support of Birmingham Jewish Housing Association		<b>51,375</b>	-	<b>51,375</b>	49,088
Investment income	3	<b>39,145</b>	-	<b>39,145</b>	44,519
Other income		<b>3,503</b>	-	<b>3,503</b>	-
<b>Total</b>		<b><u>3,291,590</u></b>	<b><u>95,645</u></b>	<b><u>3,387,235</u></b>	<b><u>3,476,302</u></b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Nursing home	5	<b>3,741,513</b>	<b>98,517</b>	<b>3,840,030</b>	3,532,573
Luncheon club		<b>2,104</b>	-	<b>2,104</b>	13,324
Meals to Go		<b>1,991</b>	-	<b>1,991</b>	2,252
Social services		<b>41,604</b>	-	<b>41,604</b>	38,151
Support of Birmingham Jewish Housing Association		<b>15,092</b>	-	<b>15,092</b>	13,372
<b>Total</b>		<b><u>3,802,304</u></b>	<b><u>98,517</u></b>	<b><u>3,900,821</u></b>	<b><u>3,599,672</u></b>
Net gains/(losses) on investments		<b><u>(100,592)</u></b>	-	<b><u>(100,592)</u></b>	134,407
<b>NET INCOME/(EXPENDITURE)</b>		<b>(611,306)</b>	<b>(2,872)</b>	<b>(614,178)</b>	11,037
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		<b><u>3,908,751</u></b>	<b><u>7,614</u></b>	<b><u>3,916,365</u></b>	3,905,328
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u><u>3,297,445</u></u></b>	<b><u><u>4,742</u></u></b>	<b><u><u>3,302,187</u></u></b>	<b><u><u>3,916,365</u></u></b>

The notes form part of these financial statements

## Birmingham Jewish Community Care

### Balance Sheet 30 September 2022

	Notes	Unrestricted fund £	Restricted funds £	<b>30.9.22 Total funds £</b>	30.9.21 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	2,714,093	4,742	2,718,835	2,700,815
Investments	11	<u>655,258</u>	-	<u>655,258</u>	1,115,548
		<b>3,369,351</b>	<b>4,742</b>	<b>3,374,093</b>	3,816,363
<b>CURRENT ASSETS</b>					
Debtors	12	187,766	-	187,766	266,545
Cash at bank and in hand		<u>47,201</u>	-	<u>47,201</u>	181,876
		<b>234,967</b>	-	<b>234,967</b>	448,421
<b>CREDITORS</b>					
Amounts falling due within one year	13	<u>(306,873)</u>	-	<u>(306,873)</u>	(348,419)
<b>NET CURRENT ASSETS</b>		<u>(71,906)</u>	-	<u>(71,906)</u>	100,002
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>3,297,445</u>	<u>4,742</u>	<u>3,302,187</u>	3,916,365
<b>NET ASSETS</b>		<u>3,297,445</u>	<u>4,742</u>	<u>3,302,187</u>	<u>3,916,365</u>
<b>FUNDS</b>	15				
Unrestricted funds				<u>3,297,445</u>	3,908,751
Restricted funds				<u>4,742</u>	7,614
<b>TOTAL FUNDS</b>				<u>3,302,187</u>	<u>3,916,365</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 19 July 2023 and were signed on its behalf by:



Dr B Henley - Trustee

**Birmingham Jewish Community Care**

**Cash Flow Statement  
for the Year Ended 30 September 2022**

	Notes	30.9.22 £	30.9.21 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(454,653)</u>	<u>(58,478)</u>
Net cash used in operating activities		<u>(454,653)</u>	<u>(58,478)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(78,865)	(31,607)
Purchase of fixed asset investments		-	(144,712)
Sale of fixed asset investments		359,698	145,822
Interest received		2	21
Dividends received		<u>39,143</u>	<u>44,498</u>
Net cash provided by investing activities		<u>319,978</u>	<u>14,022</u>
<b>Cash flows from financing activities</b>			
Loan repayments in year		<u>-</u>	<u>(450,000)</u>
Net cash provided by/(used in) financing activities		<u>-</u>	<u>(450,000)</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>181,876</u>	<u>676,332</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>47,201</u>	<u>181,876</u>

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Notes to the Cash Flow Statement  
for the Year Ended 30 September 2022**

**1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>30.9.22</b>	30.9.21
	£	£
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	<b>(614,178)</b>	11,037
<b>Adjustments for:</b>		
Depreciation charges	<b>60,845</b>	46,041
Losses/(gain) on investments	<b>100,592</b>	(134,407)
Interest received	<b>(2)</b>	(21)
Dividends received	<b>(39,143)</b>	(44,498)
Decrease in debtors	<b>78,779</b>	5,766
(Decrease)/increase in creditors	<b>(41,546)</b>	<u>57,604</u>
<b>Net cash used in operations</b>	<b><u>(454,653)</u></b>	<b><u>(58,478)</u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.10.21	Cash flow	At 30.9.22
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>181,876</u>	<u>(134,675)</u>	<u>47,201</u>
	<u>181,876</u>	<u>(134,675)</u>	<u>47,201</u>
<b>Total</b>	<b><u>181,876</u></b>	<b><u>(134,675)</u></b>	<b><u>47,201</u></b>

## Birmingham Jewish Community Care

### Notes to the Financial Statements for the Year Ended 30 September 2022

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

##### **Going concern**

The trustees have taken the decision that the charity can no longer continue to subsidise the operation of Andrew Cohen House. To this end, the care home was placed on the open market in December 2022 and received three offers in early February 2023. We are in advanced discussions with an interested party on the sale of the home which we expect to finalise shortly. Following completion it will operate as a functioning care home under new owners.

The charity will invest the proceeds of the sale and continue to offer support to the Jewish community in the Midlands for as long as they need it. This will include continuing to support the Jewish residents of Andrew Cohen House as well as those living in the community.

On the basis of the proposed transfer of the care home, the trustees are of the opinion the charity will then have sufficient reserves to continue as a going concern.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Income grants is recognised to the extent that any performance conditions have been met.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included in the financial statements for volunteer time in line with the SORP (FRS 102).
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is earned through holding assets for investment purposes such as shares. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. Dividend income is recognised as the charity's right to receive payment is established and interest income is recognised using the effective interest method.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Year Ended 30 September 2022

#### 1. ACCOUNTING POLICIES - continued

##### **Expenditure**

The irrecoverable element of VAT is included with the item of expense to which it relates.

##### **Allocation and apportionment of costs**

Support costs are those that assist the work of the charity but do not directly represent charitable activities. Support costs not directly attributable to any particular charitable activity are apportioned over relevant activities on the basis of the trustees estimates of the amount attributable to each activity in the year, by reference to the direct expenditure of each activity. Support costs include governance costs.

Governance costs represent the costs of complying with constitutional and statutory requirements and satisfying public accountability, and include audit fees and legal charges.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- over the unexpired portion of the lease
Fixtures and fittings	- 33% on cost and 20% on cost

##### **Investments**

Investments are recognised initially at cost, which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

##### **Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### **Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Operating Leases**

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

##### **Taxation**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Year Ended 30 September 2022

#### 1. ACCOUNTING POLICIES - continued

##### Fund accounting

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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

#### 2. DONATIONS AND LEGACIES

	30.9.22	30.9.21
	£	£
Donations	70,627	64,768
Legacies	2,000	26,500
Grants	<u>98,764</u>	<u>180,292</u>
	<u>171,391</u>	<u>271,560</u>

Grants received, included in the above, are as follows:

	30.9.22	30.9.21
	£	£
BCC Infection Control	95,645	164,146
West Midlands Care Association	-	2,400
Job Retention Scheme	-	13,746
Sundry	<u>3,119</u>	<u>-</u>
	<u>98,764</u>	<u>180,292</u>

#### 3. INVESTMENT INCOME

	30.9.22	30.9.21
	£	£
Income from investment portfolio	39,143	44,498
Deposit account interest	<u>2</u>	<u>21</u>
	<u>39,145</u>	<u>44,519</u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2022**

**4. INCOME FROM CHARITABLE ACTIVITIES**

	<b>30.9.22</b>	30.9.21
	£	£
Nursing home	<b>3,118,748</b>	3,105,540
Reimburse PPE costs	-	2,187
Luncheon club	<b>3,073</b>	3,408
Support of Birmingham Jewish Housing Association	<b><u>51,375</u></b>	<u>49,088</u>
	<b><u>3,173,196</u></b>	<u>3,160,223</u>

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 6) £	Totals £
Nursing home	<b>3,623,553</b>	<b>216,477</b>	<b>3,840,030</b>
Luncheon club	<b>265</b>	<b>1,839</b>	<b>2,104</b>
Meals to Go	<b>1,991</b>	-	<b>1,991</b>
Social services	<b>41,604</b>	-	<b>41,604</b>
Support of Birmingham Jewish Housing Association	-	<b><u>15,092</u></b>	<b><u>15,092</u></b>
	<b><u>3,667,413</u></b>	<b><u>233,408</u></b>	<b><u>3,900,821</u></b>

**6. SUPPORT COSTS**

	Management £	Finance £	Other £	Governance costs £	Totals £
Nursing home	<b>172,121</b>	<b>2,574</b>	<b>19,851</b>	<b>21,931</b>	<b>216,477</b>
Luncheon club	-	-	<b>1,839</b>	-	<b>1,839</b>
Support of Birmingham Jewish Housing Association	<b><u>15,092</u></b>	-	-	-	<b><u>15,092</u></b>
	<b><u>187,213</u></b>	<b><u>2,574</u></b>	<b><u>21,690</u></b>	<b><u>21,931</u></b>	<b><u>233,408</u></b>

**7. AUDITORS' REMUNERATION**

	<b>30.9.22</b>	30.9.21
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	<b><u>4,740</u></b>	<u>4,800</u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2022**

**8. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 September 2022 nor for the year ended 30 September 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 September 2022 nor for the year ended 30 September 2021.

**9. STAFF COSTS**

	30.9.22	30.9.21
	£	£
Wages and salaries	2,399,006	2,233,200
Social security costs	202,199	170,792
Other pension costs	<u>73,411</u>	<u>67,708</u>
	<u><b>2,674,616</b></u>	<u><b>2,471,700</b></u>

The average monthly number of employees during the year was as follows:

	30.9.22	30.9.21
Number of nursing home staff	117	114
Number of administrative staff	<u>7</u>	<u>7</u>
	<u><b>124</b></u>	<u><b>121</b></u>

No employees received emoluments in excess of £60,000.

**Key management personnel**

The key management personnel are the CEO & Home Manager and the Business & Finance Manager. The total salary for the key management personnel was £96,000 and the social security cost was £11,335.

**10. TANGIBLE FIXED ASSETS**

	Long leasehold £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 October 2021	3,473,292	497,655	37,315	4,008,262
Additions	<u>-</u>	<u>78,865</u>	<u>-</u>	<u>78,865</u>
At 30 September 2022	<u><b>3,473,292</b></u>	<u><b>576,520</b></u>	<u><b>37,315</b></u>	<u><b>4,087,127</b></u>
<b>DEPRECIATION</b>				
At 1 October 2021	839,737	430,395	37,315	1,307,447
Charge for year	<u>28,281</u>	<u>32,564</u>	<u>-</u>	<u>60,845</u>
At 30 September 2022	<u><b>868,018</b></u>	<u><b>462,959</b></u>	<u><b>37,315</b></u>	<u><b>1,368,292</b></u>
<b>NET BOOK VALUE</b>				
At 30 September 2022	<u><b>2,605,274</b></u>	<u><b>113,561</b></u>	<u><b>-</b></u>	<u><b>2,718,835</b></u>
At 30 September 2021	<u><b>2,633,555</b></u>	<u><b>67,260</b></u>	<u><b>-</b></u>	<u><b>2,700,815</b></u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2022**

**11. FIXED ASSET INVESTMENTS**

	<b>Listed Investments £</b>
<b>VALUATION</b>	
At 1 October 2021	1,115,548
Additions	-
Disposals	(359,698)
Revaluations	<u>(100,592)</u>
At 30 September 2022	<u><u>655,258</u></u>

The fair value of listed investments is determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

The listed investments relate to UK quoted shares and comprise fixed interest quoted investments of £103,328 and ordinary shares quoted investments of £551,930. All listed investments held by the charity are unrestricted funds.

The charity's investments are managed by EFG Harris Allday, and are primarily held to provide an investment return for the Charity.

The historical cost of the listed investments amounted to £642,159.

**12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>30.9.22 £</b>	<b>30.9.21 £</b>
Trade debtors	<b>146,520</b>	233,889
Other debtors	<b>12,983</b>	7,644
Prepayments	<b><u>28,263</u></b>	<u>25,012</u>
	<b><u><u>187,766</u></u></b>	<u><u>266,545</u></u>

**13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>30.9.22 £</b>	<b>30.9.21 £</b>
Trade creditors	<b>106,926</b>	137,181
Taxation and social security	<b>48,219</b>	42,929
Other creditors	<b><u>151,728</u></b>	<u>168,309</u>
	<b><u><u>306,873</u></u></b>	<u><u>348,419</u></u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2022**

**14. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	<b>30.9.22</b>	30.9.21
	£	£
Within one year	<b>7,003</b>	9,483
Between one and five years	<b><u>11,719</u></b>	<u>16,000</u>
	<b><u>18,722</u></b>	<u>25,483</u>

**15. MOVEMENT IN FUNDS**

	At 1.10.21 £	Net movement in funds £	At 30.9.22 £
<b>Unrestricted funds</b>			
General fund	<b>3,908,751</b>	<b>(611,306)</b>	<b>3,297,445</b>
<b>Restricted funds</b>			
BJCC project appeal	<b>7,614</b>	<b>(2,872)</b>	<b>4,742</b>
<b>TOTAL FUNDS</b>	<b><u>3,916,365</u></b>	<b><u>(614,178)</u></b>	<b><u>3,302,187</u></b>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	<b>3,291,590</b>	<b>(3,802,304)</b>	<b>(100,592)</b>	<b>(611,306)</b>
<b>Restricted funds</b>				
BJCC project appeal	-	<b>(2,872)</b>	-	<b>(2,872)</b>
BCC Covid Infection	<b>95,645</b>	<b>(95,645)</b>	-	-
	<b><u>95,645</u></b>	<b><u>(98,517)</u></b>	-	<b><u>(2,872)</u></b>
<b>TOTAL FUNDS</b>	<b><u>3,387,235</u></b>	<b><u>(3,900,821)</u></b>	<b><u>(100,592)</u></b>	<b><u>(614,178)</u></b>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2022**

**15. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.10.20 £	Net movement in funds £	At 30.9.21 £
<b>Unrestricted funds</b>			
General fund	3,895,578	13,173	3,908,751
<b>Restricted funds</b>			
BJCC project appeal	9,750	(2,136)	7,614
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>3,905,328</u>	<u>11,037</u>	<u>3,916,365</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	3,296,010	(3,417,244)	134,407	13,173
<b>Restricted funds</b>				
BJCC project appeal	-	(2,136)	-	(2,136)
BCC Covid Infection	164,146	(164,146)	-	-
West Midlands Care Association training fund	2,400	(2,400)	-	-
Government CJRS	<u>13,746</u>	<u>(13,746)</u>	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	180,292	(182,428)	-	(2,136)
<b>TOTAL FUNDS</b>	<u>3,476,302</u>	<u>(3,599,672)</u>	<u>134,407</u>	<u>11,037</u>

**16. RELATED PARTY DISCLOSURES**

The Charity was under the control of the trustees throughout the current period.

There is an ongoing relationship with Birmingham Jewish Housing Association. The charity undertakes administrative and accounting duties on behalf of Birmingham Jewish Housing Association under a service level agreement. The total of these fees during the year ended 30 September 2022 was £51,375 (2021 - £49,088)..

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2022**

**17. FINANCIAL INSTRUMENTS**

The carrying amount for each category of financial instrument is as follows:

	<b>2022</b>	2021
	<b>£</b>	£
<b>Financial assets measured at fair value through income and expenditure</b>		
Fixed asset listed investments	<u><b>655,258</b></u>	<u>1,115,548</u>

The net gains and net losses attributable to the charity's financial instruments are summarised as follows:

The net (loss)/gain recognised through net income/expenditure from financial assets measured at fair value (including changes in fair value) amounted to £100,592 loss (2021 - £134,407 gain).

**BIRMINGHAM JEWISH COMMUNITY CARE**

England & Wales - Charity number 1180758

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# Accounts

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REGISTERED CHARITY NUMBER: 1180758

**Report of the Trustees and  
Financial Statements  
for the Year Ended 30 September 2021  
for  
Birmingham Jewish Community Care**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

**Birmingham Jewish Community Care**

**Contents of the Financial Statements  
for the Year Ended 30 September 2021**

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## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2021**

The trustees present their report with the financial statements of the charity for the year ended 30 September 2021. The trustees have adopted the provisions of 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**

##### **Objectives and aims**

Birmingham Jewish Community Care is committed to ensuring that members of the Jewish and local community are able to support and care for one another. Our vision is of a society where people support and care about one another and are able to participate to the fullest possible extent in their community.

##### **Significant activities**

The major activity of the charity was the operation of a residential and nursing home, Andrew Cohen House, at Stirchley in Birmingham. The strategy of the charity is to continually improve the quality of care provided at Andrew Cohen House whilst pursuing more donations and legacies to help with ongoing projects.

Other activities include the operation of a luncheon club and Meals to Go service, the provision of social services, art classes, inclusive singing group and 'Dementia Café'.

##### **Public benefit**

The Trustees, having considered s.17 of the Charities Act 2011, have satisfied themselves that they have complied with the duty to have regard to the Public Benefit guidance published by the Charity Commission. The activities and achievements of the charity are outlined throughout this Trustees Report and we believe demonstrate that the charity is providing public benefit.

We have had to take the very difficult decision to reduce the number of funded placements available at Andrew Cohen House as the funding model falls far short of the actual cost of care. However, fee assistance is provided by the charity for residents in appropriate cases after assessing the needs and means of applicants, their families and any contribution from the Local Authority. We still have over 55% of our Care Home residents that are Local Authority funded, this is a reduction from over 60% last year. Two days a week, we have a luncheon club which is open to all members of the community where they can get a three course hot meal. If they have no transport they will be collected by our own in-house minibus. There are also regular film shows and outings. For those unable to cook for whatever reason, we can offer a limited Meals to Go service. All these services are subsidised by voluntary donations which enables us to keep the costs as low as possible. There is also no geographic restriction to people accessing our services.

Through our Social Care department, we help our service users to obtain the correct benefit entitlements through assistance with form filling and liaising with the appropriate authorities. We also make grants to the needy either by monetary donation or by paying home and care bills directly where it is assessed to be needed. Our staff liaise with many organisations and health professionals to arrange appropriate help and care where we are unable to give this. Much of our staff's time is spent in supporting elderly members of the community living in their own homes as part of 'care in the community'. We make no charge for these services.

With our in-house special needs minibus we take elderly members of the community shopping on a weekly basis free of charge.

The Trustees ensure there are funds available to help any Jewish person who wants to live at Andrew Cohen House but has no access to private funds.

## Birmingham Jewish Community Care

### Report of the Trustees for the Year Ended 30 September 2021

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

During the period, the average occupancy at Andrew Cohen House was 93.6%. The occupancy was affected by Covid-19, for a period at the start of the pandemic we chose not to admit new residents to allow us to safeguard our existing residents and staff.

During the period, the charity had a number of inspections by different Regulatory Bodies and all acknowledged that standards overall had remained at a good rating however CQC rated the home Outstanding in Caring, this was during a physical inspection in early March 2020. Following the start of the pandemic most inspection became virtual or telephone inspections.

Average numbers attending the luncheon club were very similar to the previous year until March 2020 when the lunch club was suspended due to the pandemic, it has yet to resume. Our Meals to Go service was scaled back and is no longer offered routinely, however in October 2020 we started providing a once weekly take out service for residents of Silverstone Court. We do however provide meals on an ad-hoc basis for community member in need. General support care services continued to be provided including signposting to relevant professionals and facilitating the claiming of benefits.

Staff training was continued with external and inhouse training, for all needs of care and especially with the intention of developing work in dementia and end of life care. All but mandatory training ceased during the pandemic. Training has now resumed and we have worked hard to catch up on missed training. We have added an online training service to supplement our in-house training provision.

##### **Fundraising activities**

Donations, gifts and legacies totalled £271,560 up from £221,297 in the previous year mainly due to increased grants to control the spread of Covid-19 and support the staff during the pandemic.

The main fundraising activities are usually the two annual appeals for Pesach and Rosh Hashanah. Rosh Hashanah 2019 went ahead but as Pesach 2020 coincided with the beginning of the pandemic this appeal did not happen. The Chair of Trustees along with the Director made a personal appeal to the community as initially it looked as though there would be no financial support from central government. This was very successful as was the national appeal which was run by the three largest Jewish organisations in the UK of which we were awarded a small percentage.

##### **Investment performance**

Income from the investment portfolio was slightly increased from the previous year at £44,519 from £43,232, the investments values recovered from the previous year end and there was an overall increase in investment values arising from additions, disposals and increases in market value of £134,407. Investment objectives set for the year were to maximise total investment return whilst maintaining income within the strict risk limits laid down by the Trustees

#### **FINANCIAL REVIEW**

##### **Financial position**

The financial position of the company is detailed in the accounts and shows total funds of £3,916,365 at the end of the year.

##### **Principal funding sources**

The principal sources of funding are payments from the council and NHS for the care of the residents.

##### **Investment policy and objectives**

There are no restrictions on the charity's power to invest, but the trustees' policy is to avoid high risk investments. Their aim is to maximise total investment return while maintaining income. The investment portfolio is managed by EFG Harris Allday. The trustees review investment performance and make investment decisions on a quarterly basis.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2021**

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The trustees have determined that the charity needs reserves to fund shortfalls in income when income does not reach expected levels, to fund unexpected expenditure and to fund working capital.

The trustees review the adequacy of the level of reserves during the regular trustee meetings by considering budgeted income and costs over the next six to twelve months, current and expected occupancy levels, cashflows and forecasts. As the bulk of work is covered by fees that are charged, the current level of reserves cover operations for the medium term.

The trustees consider the present level of reserves is adequate to support the continuation of operations for the medium term, and the financial position of the charity is therefore satisfactory.

Unrestricted income funds amounted to £3,908,751 at 30 September 2021, but £2,700,815 of this is tied up in financing the nursing home property and other tangible fixed assets. Uncommitted free reserves available for financing current activities, represented by funds held on deposit in addition to the investment portfolio, therefore amounted to £1,207,936.

##### **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. More detail is given in the notes to the accounts.

#### **FUTURE PLANS**

The trustees believe that the charity should provide excellent care for the residents of Andrew Cohen House and are delighted that the Care Quality Commission rated it "Outstanding" for caring in the latest inspection. Our residents and their families and our donors deserve the highest possible standards. In the worst public health crisis for a century the staff maintained flawless infection control and there was minimal transmission of covid-19 within the home. A CQC Infection Control audit in showed that the home had exemplary infection control procedures in place.

The trustees have a rolling programme to improve the facilities in Andrew Cohen House and will do so whenever funds are available. Therapeutic gardening involving residents in nature complements our dementia care for which we are a centre of excellence. We shall continue with the Namaste programme of sensory stimulation for those at the end stages of dementia and after visiting restrictions are lifted we shall host a monthly 'Dementia Café' again on the premises in conjunction with the local Alzheimer's Society.

The main risk that the Charity continues to face is that of financial sustainability. This is a challenge in the whole state-funded adult social care sector due to factors such as implementation of the Living Wage, increase in national insurance contributions and inadequate fees. BJCC's approach is to maximise income through high levels of occupancy, alongside a programme of fundraising events and appeals. We continually try to reduce expenditure through tight control of agency staff use, reviewing procurement, and making economies wherever possible.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document and constitutes a charitable incorporated organisation (CIO).

##### **Recruitment and appointment of new trustees**

New proposed trustees are recommended by existing trustees and a discussion is held at the next trustees' meeting. The proposed trustee would be invited to have a meeting with the Chair to determine if they are interested, suitable and could bring benefit to the charity as a trustee. If the outcome is positive on both sides then they would be invited to attend a trustees' meeting to confirm their interest.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2021**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Organisational structure**

The trustees meet on a regular basis to manage the affairs of the charity and to formulate policy. The day to day operation of the charity was delegated to the Charity CEO and Home Manager , Mrs Sharon Grey.

The trustees act as custodian trustees for the charity's interest in the leasehold land and buildings at Andrew Cohen House.

##### **Decision making**

Day to day decisions are taken jointly by Sharon Grey, CEO and Kirsty Turner, Business and Finance Manager. Strategic decisions are discussed and agreed at the bi-monthly Trustees meetings.

##### **Induction and training of new trustees**

New trustees are given copies of the Constitution. A number of publications from the Charity Commission in hard copy or electronic form are provided including the guidance on charities and on the provision of care and medical treatment for the public benefit.

##### **Key management remuneration**

The Charity Directors salary was paid in line with other charities of a similar size. The new CEO is a combined role with the position of Home Manager and the salary falls well within the ranges of salaries paid by similar organisations for a similar role.

##### **Related parties**

The charity provides administrative and accounting support for Birmingham Jewish Housing Association, as detailed in note 18 to the accounts. The Charity CEO attends meetings of the Board of the Housing Association.

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees regularly review the major operational, business and financial risks which the charity faces, including a quarterly review of the controls over key financial systems and monthly reviews of budgets. The trustees confirm that they have established systems to mitigate the significant risks where necessary.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1180758

##### **Principal address**

Andrew Cohen House  
River Brook Drive  
Birmingham  
B30 2SH

##### **Trustees**

Dr B Henley  
Mrs L Myers  
Mr M Brostoff  
Mrs E Barnett  
Ms S Blumenthal  
Ms L Mkurazhizha (appointed 1.10.20)

Birmingham Jewish Community Care

Report of the Trustees  
for the Year Ended 30 September 2021

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Auditors**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

**Charity CEO**

Mrs Sharon Grey

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

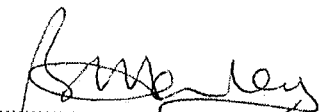
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 18 July 2022 and signed on its behalf by:

  
.....  
Dr B Henley - Trustee

## **Report of the Independent Auditors to the Trustees of Birmingham Jewish Community Care**

### **Opinion**

We have audited the financial statements of Birmingham Jewish Community Care (the 'charity') for the year ended 30 September 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 September 2021 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 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 where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or

**Report of the Independent Auditors to the Trustees of  
Birmingham Jewish Community Care**

- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

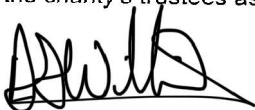
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**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 auditors' 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.



Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
c/o Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

Date: 19/07/22.....

**Birmingham Jewish Community Care**

**Statement of Financial Activities  
for the Year Ended 30 September 2021**

	Notes	Unrestricted fund £	Restricted funds £	<b>30.9.21 Total funds £</b>	30.9.20 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	91,268	180,292	271,560	221,297
<b>Charitable activities</b>					
Nursing home	4	3,107,727	-	3,107,727	2,933,884
Luncheon club		3,408	-	3,408	4,778
Meals to Go		-	-	-	128
Support of Birmingham Jewish Housing Association		49,088	-	49,088	45,675
Investment income	3	44,519	-	44,519	43,432
Other income		-	-	-	4,622
<b>Total</b>		<b>3,296,010</b>	<b>180,292</b>	<b>3,476,302</b>	<b>3,253,816</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Nursing home	5	3,350,145	182,428	3,532,573	3,303,939
Luncheon club		13,324	-	13,324	27,770
Meals to Go		2,252	-	2,252	104
Social services		38,151	-	38,151	35,337
Support of Birmingham Jewish Housing Association		13,372	-	13,372	13,978
<b>Total</b>		<b>3,417,244</b>	<b>182,428</b>	<b>3,599,672</b>	<b>3,381,128</b>
Net gains/(losses) on investments		134,407	-	134,407	(79,873)
<b>NET INCOME/(EXPENDITURE)</b>		<b>13,173</b>	<b>(2,136)</b>	<b>11,037</b>	<b>(207,185)</b>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>3,895,578</b>	<b>9,750</b>	<b>3,905,328</b>	<b>4,112,513</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u>3,908,751</u></b>	<b><u>7,614</u></b>	<b><u>3,916,365</u></b>	<b><u>3,905,328</u></b>

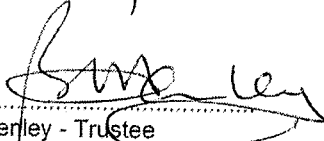
The notes form part of these financial statements

Birmingham Jewish Community Care

Balance Sheet  
30 September 2021

	Notes	Unrestricted fund £	Restricted funds £	30.9.21 Total funds £	30.9.20 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	2,693,201	7,614	2,700,815	2,715,249
Investments	11	<u>1,115,549</u>	-	<u>1,115,549</u>	<u>982,251</u>
		3,808,750	7,614	3,816,364	3,697,500
<b>CURRENT ASSETS</b>					
Debtors	12	266,545	-	266,545	272,311
Cash at bank and in hand		<u>181,876</u>	-	<u>181,876</u>	<u>676,332</u>
		448,421	-	448,421	948,643
<b>CREDITORS</b>					
Amounts falling due within one year	13	(348,420)	-	(348,420)	(358,997)
<b>NET CURRENT ASSETS</b>					
		<u>100,001</u>	-	<u>100,001</u>	<u>589,646</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		3,908,751	7,614	3,916,365	4,287,146
<b>CREDITORS</b>					
Amounts falling due after more than one year	14	-	-	-	(381,818)
<b>NET ASSETS</b>					
		<u>3,908,751</u>	<u>7,614</u>	<u>3,916,365</u>	<u>3,905,328</u>
<b>FUNDS</b>					
Unrestricted funds	17			3,908,751	3,895,578
Restricted funds				<u>7,614</u>	<u>9,750</u>
<b>TOTAL FUNDS</b>					
				<u>3,916,365</u>	<u>3,905,328</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 18 July 2022 and were signed on its behalf by:

  
B Herley - Trustee

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Cash Flow Statement  
for the Year Ended 30 September 2021**

	Notes	30.9.21 £	30.9.20 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(58,477)</u>	<u>1,788</u>
Net cash (used in)/provided by operating activities		<u>(58,477)</u>	<u>1,788</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(31,607)	(4,113)
Purchase of fixed asset investments		(144,712)	(25,410)
Sale of fixed asset investments		145,821	25,237
Interest received		21	179
Dividends received		<u>44,498</u>	<u>43,253</u>
Net cash provided by investing activities		<u>14,021</u>	<u>39,146</u>
<b>Cash flows from financing activities</b>			
New loans in year		-	450,000
Loan repayments in year		<u>(450,000)</u>	<u>-</u>
Net cash (used in)/provided by financing activities		<u>(450,000)</u>	<u>450,000</u>
<b>Change in cash and cash equivalents in the reporting period</b>			
Cash and cash equivalents at the beginning of the reporting period		<u>676,332</u>	<u>185,398</u>
Cash and cash equivalents at the end of the reporting period		<u>181,876</u>	<u>676,332</u>

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Notes to the Cash Flow Statement  
for the Year Ended 30 September 2021**

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	30.9.21 £	30.9.20 £
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	<b>11,037</b>	<b>(207,185)</b>
<b>Adjustments for:</b>		
Depreciation charges	46,041	42,466
(Gain)/losses on investments	(134,407)	79,873
Interest received	(21)	(179)
Dividends received	(44,498)	(43,253)
Decrease in debtors	5,766	27,167
Increase in creditors	<u>57,605</u>	<u>102,899</u>
<b>Net cash (used in)/provided by operations</b>	<u><b>(58,477)</b></u>	<u><b>1,788</b></u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.10.20 £	Cash flow £	At 30.9.21 £
<b>Net cash</b>			
Cash at bank and in hand	<u>676,332</u>	<u>(494,456)</u>	<u>181,876</u>
	<u>676,332</u>	<u>(494,456)</u>	<u>181,876</u>
<b>Debt</b>			
Debts falling due within 1 year	(68,182)	68,182	-
Debts falling due after 1 year	<u>(381,818)</u>	<u>381,818</u>	<u>-</u>
	<u>(450,000)</u>	<u>450,000</u>	<u>-</u>
<b>Total</b>	<u><b>226,332</b></u>	<u><b>(44,456)</b></u>	<u><b>181,876</b></u>

The notes form part of these financial statements

## Birmingham Jewish Community Care

### Notes to the Financial Statements for the Year Ended 30 September 2021

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Income grants is recognised to the extent that any any performance conditions have been met.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included in the financial statements for volunteer time in line with the SORP (FRS 102).
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is earned through holding assets for investment purposes such as shares. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. Dividend income is recognised as the charity's right to receive payment is established and interest income is recognised using the effective interest method.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

The irrecoverable element of VAT is included with the item of expense to which it relates.

##### **Allocation and apportionment of costs**

Support costs are those that assist the work of the charity but do not directly represent charitable activities. Support costs not directly attributable to any particular charitable activity are apportioned over relevant activities on the basis of the trustees estimates of the amount attributable to each activity in the year, by reference to the direct expenditure of each activity. Support costs include governance costs.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Year Ended 30 September 2021

#### 1. ACCOUNTING POLICIES - continued

##### **Allocation and apportionment of costs**

Governance costs represent the costs of complying with constitutional and statutory requirements and satisfying public accountability, and include audit fees and legal charges.

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- over the unexpired portion of the lease
Fixtures and fittings	- 33% on cost and 20% on cost

##### **Investments**

Investments are recognised initially at cost, which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

##### **Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### **Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Operating Leases**

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

##### **Taxation**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2021**

**1. ACCOUNTING POLICIES - continued**

**Pension costs and other post-retirement benefits**

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

**Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

**2. DONATIONS AND LEGACIES**

	<b>30.9.21</b>	<b>30.9.20</b>
	<b>£</b>	<b>£</b>
Donations	<b>64,768</b>	133,364
Legacies	<b>26,500</b>	615
Grants	<b><u>180,292</u></b>	<u>87,318</u>
	<b><u>271,560</u></b>	<u>221,297</u>

Grants received, included in the above, are as follows:

	<b>30.9.21</b>	<b>30.9.20</b>
	<b>£</b>	<b>£</b>
Birmingham Jewish Housing Association	-	15,000
BCC Infection Control	<b>164,146</b>	63,488
Health Education	-	5,600
West Midlands Care Association	<b>2,400</b>	3,230
Job Retention Scheme	<b><u>13,746</u></b>	<u>-</u>
	<b><u>180,292</u></b>	<u>87,318</u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2021**

**3. INVESTMENT INCOME**

	<b>30.9.21</b>	30.9.20
	£	£
Income from investment portfolio	<b>44,498</b>	43,253
Deposit account interest	<u>21</u>	<u>179</u>
	<b><u>44,519</u></b>	<b><u>43,432</u></b>

**4. INCOME FROM CHARITABLE ACTIVITIES**

	<b>30.9.21</b>	30.9.20
	£	£
Nursing home	<b>3,105,540</b>	2,914,284
Reimburse PPE costs	<b>2,187</b>	19,600
Luncheon club	<b>3,408</b>	4,778
Meals to go	-	128
Support of Birmingham Jewish Housing Association	<b>49,088</b>	45,675
	<b><u>3,160,223</u></b>	<b><u>2,984,465</u></b>

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 6) £	Totals £
Nursing home	<b>3,344,522</b>	<b>188,051</b>	<b>3,532,573</b>
Luncheon club	<b>11,475</b>	<b>1,849</b>	<b>13,324</b>
Meals to Go	<b>2,252</b>	-	<b>2,252</b>
Social services	<b>38,151</b>	-	<b>38,151</b>
Support of Birmingham Jewish Housing Association	<u>-</u>	<u>13,372</u>	<u>13,372</u>
	<b><u>3,396,400</u></b>	<b><u>203,272</u></b>	<b><u>3,599,672</u></b>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2021**

**6. SUPPORT COSTS**

	Management £	Finance £	Other £	Governance costs £	Totals £
Nursing home	148,363	1,785	19,879	18,024	188,051
Luncheon club	-	55	1,794	-	1,849
Support of Birmingham Jewish Housing Association	<u>13,372</u>	-	-	-	<u>13,372</u>
	<u>161,735</u>	<u>1,840</u>	<u>21,673</u>	<u>18,024</u>	<u>203,272</u>

**7. AUDITORS' REMUNERATION**

	30.9.21 £	30.9.20 £
Fees payable to the charity's auditors for the audit of the charity's financial statements	<u>4,800</u>	<u>4,200</u>

**8. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 30 September 2021 nor for the year ended 30 September 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 30 September 2021 nor for the year ended 30 September 2020.

**9. STAFF COSTS**

	30.9.21 £	30.9.20 £
Wages and salaries	2,233,200	2,004,224
Social security costs	170,792	145,673
Other pension costs	<u>67,708</u>	<u>55,121</u>
	<u>2,471,700</u>	<u>2,205,018</u>

The average monthly number of employees during the year was as follows:

	30.9.21	30.9.20
Number of nursing home staff	114	104
Number of administrative staff	<u>7</u>	<u>7</u>
	<u>121</u>	<u>111</u>

No employees received emoluments in excess of £60,000.

**Key management personnel**

The key management personnel are the CEO & Home Manager and the Business & Finance Manager. The total salary for the key management personnel was £82,000 and the social security cost was £8,883.

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2021**

**10. TANGIBLE FIXED ASSETS**

	Long leasehold £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 October 2020	3,473,292	466,048	37,315	3,976,655
Additions	-	31,607	-	31,607
At 30 September 2021	<u>3,473,292</u>	<u>497,655</u>	<u>37,315</u>	<u>4,008,262</u>
<b>DEPRECIATION</b>				
At 1 October 2020	811,456	412,635	37,315	1,261,406
Charge for year	28,281	17,760	-	46,041
At 30 September 2021	<u>839,737</u>	<u>430,395</u>	<u>37,315</u>	<u>1,307,447</u>
<b>NET BOOK VALUE</b>				
At 30 September 2021	<u>2,633,555</u>	<u>67,260</u>	-	<u>2,700,815</u>
At 30 September 2020	<u>2,661,836</u>	<u>53,413</u>	-	<u>2,715,249</u>

**11. FIXED ASSET INVESTMENTS**

	Listed Investments £
<b>VALUATION</b>	
At 1 October 2020	
Additions	982,251
Disposals	144,712
Revaluations	(145,821)
	<u>134,407</u>
At 30 September 2021	<u>1,115,549</u>

The fair value of listed investments is determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

The listed investments relate to UK quoted shares and comprise fixed interest quoted investments of £323,000 and ordinary shares quoted investments of £792,549. All listed investments held by the company are unrestricted funds.

The charity's investments are managed by EFG Harris Allday, and are primarily held to provide an investment return for the Charity.

The historical cost of the listed investments amounted to £911,606.

Birmingham Jewish Community Care

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2021

<b>12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	<b>30.9.21</b>	30.9.20
	£	£
Trade debtors	<b>233,889</b>	230,637
Other debtors	<b>7,644</b>	21,566
Prepayments	<b><u>25,012</u></b>	<u>20,108</u>
	<b><u>266,545</u></b>	<u>272,311</u>
<b>13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	<b>30.9.21</b>	30.9.20
	£	£
Bank loans and overdrafts (see note 15)	-	68,182
Trade creditors	<b>137,182</b>	93,939
Taxation and social security	<b>42,929</b>	42,910
Other creditors	<b><u>168,309</u></b>	<u>153,966</u>
	<b><u>348,420</u></b>	<u>358,997</u>
<b>14. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>		
	<b>30.9.21</b>	30.9.20
	£	£
Bank loans (see note 15)	<b><u>-</u></b>	<u>381,818</u>
<b>15. LOANS</b>		
An analysis of the maturity of loans is given below:		
	<b>30.9.21</b>	30.9.20
	£	£
Amounts falling due within one year on demand:		
Bank loans	<b><u>-</u></b>	<u>68,182</u>
Amounts falling due between two and five years:		
Bank loans	<b><u>-</u></b>	<u>327,273</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans	-	54,545

Birmingham Jewish Community Care

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2021

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	30.9.21	30.9.20
Within one year	£	£
Between one and five years	9,483	10,773
	<u>16,000</u>	<u>25,196</u>
	<u>25,483</u>	<u>35,969</u>

17. MOVEMENT IN FUNDS

	At 1.10.20 £	Net movement in funds £	At 30.9.21 £
<b>Unrestricted funds</b>			
General fund	3,895,578	13,173	3,908,751
<b>Restricted funds</b>			
BJCC project appeal	9,750	(2,136)	7,614
<b>TOTAL FUNDS</b>	<u>3,905,328</u>	<u>11,037</u>	<u>3,916,365</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	3,296,010	(3,417,244)	134,407	13,173
<b>Restricted funds</b>				
BJCC project appeal	-	(2,136)	-	(2,136)
BCC Covid Infection	164,146	(164,146)	-	-
West Midlands Care Association training fund	2,400	(2,400)	-	-
Government CJRS	13,746	(13,746)	-	-
	<u>180,292</u>	<u>(182,428)</u>	<u>-</u>	<u>(2,136)</u>
<b>TOTAL FUNDS</b>	<u>3,476,302</u>	<u>(3,599,672)</u>	<u>134,407</u>	<u>11,037</u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2021**

**17. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
<b>Unrestricted funds</b>			
General fund	4,102,763	(207,185)	3,895,578
<b>Restricted funds</b>			
BJCC project appeal	9,750	-	9,750
<b>TOTAL FUNDS</b>	<u>4,112,513</u>	<u>(207,185)</u>	<u>3,905,328</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	3,162,212	(3,289,524)	(79,873)	(207,185)
<b>Restricted funds</b>				
Luncheon club	15,000	(15,000)	-	-
BJCC project appeal	4,286	(4,286)	-	-
BCC Covid Infection	63,488	(63,488)	-	-
Health Education training fund	5,600	(5,600)	-	-
West Midlands Care Association training fund	<u>3,230</u>	<u>(3,230)</u>	-	-
	<u>91,604</u>	<u>(91,604)</u>	-	-
<b>TOTAL FUNDS</b>	<u>3,253,816</u>	<u>(3,381,128)</u>	<u>(79,873)</u>	<u>(207,185)</u>

**18. RELATED PARTY DISCLOSURES**

The Charity was under the control of the trustees throughout the current period.

There is an ongoing relationship with Birmingham Jewish Housing Association. The charity undertakes administrative and accounting duties on behalf of Birmingham Jewish Housing Association under a service level agreement. The total of these fees during the year ended 30 September 2021 was £49,088 (2020 - £45,675).

**Birmingham Jewish Community Care**  
**Notes to the Financial Statements - continued**  
**for the Year Ended 30 September 2021**

**19. FINANCIAL INSTRUMENTS**

The carrying amount for each category of financial instrument is as follows:

	2021	2020
	£	£
<b>Financial assets measured at fair value through income and expenditure</b>		
Fixed asset listed investments	<u>1,115,549</u>	<u>982,251</u>

The net gains and net losses attributable to the charity's financial instruments are summarised as follows:

The net gain/(loss) recognised through net income/expenditure from financial assets measured at fair value (including changes in fair value) amounted to £134,407 gain (2020 - £79,873 loss).

**BIRMINGHAM JEWISH COMMUNITY CARE**

England & Wales - Charity number 1180758

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# Accounts

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**Report of the Trustees and  
Financial Statements  
for the Year Ended 30 September 2020  
for  
Birmingham Jewish Community Care**

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

# Birmingham Jewish Community Care

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## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2020**

The trustees present their report with the financial statements of the charity for the year ended 30 September 2020. The trustees have adopted the provisions of 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**

##### **Objectives and aims**

Birmingham Jewish Community Care is committed to ensuring that members of the Jewish and local community are able to support and care for one another. Our vision is of a society where people support and care about one another and are able to participate to the fullest possible extent in their community.

##### **Significant activities**

The major activity of the charity was the operation of a residential and nursing home, Andrew Cohen House, at Stirchley in Birmingham. The strategy of the charity is to continually improve the quality of care provided at Andrew Cohen House whilst pursuing more donations and legacies to help with ongoing projects.

Other activities include the operation of a luncheon club and Meals to Go service, the provision of social services, art classes, inclusive singing group and 'Dementia Café'.

##### **Public benefit**

The Trustees, having considered s.17 of the Charities Act 2011, have satisfied themselves that they have complied with the duty to have regard to the Public Benefit guidance published by the Charity Commission. The activities and achievements of the charity are outlined throughout this Trustees Report and we believe demonstrate that the charity is providing public benefit.

We have had to take the very difficult decision to reduce the number of funded placements available at Andrew Cohen House as the funding model falls far short of the actual cost of care. However, fee assistance is provided by the charity for residents in appropriate cases after assessing the needs and means of applicants, their families and any contribution from the Local Authority. We still have over 55% of our Care Home residents that are Local Authority funded, this is a reduction from over 60% last year. Two days a week, we have a luncheon club which is open to all members of the community where they can get a three course hot meal. If they have no transport they will be collected by our own in-house minibus. There are also regular film shows and outings. For those unable to cook for whatever reason, we can offer a limited Meals to Go service. All these services are subsidised by voluntary donations which enables us to keep the costs as low as possible. There is also no geographic restriction to people accessing our services.

Through our Social Care department, we help our service users to obtain the correct benefit entitlements through assistance with form filling and liaising with the appropriate authorities. We also make grants to the needy either by monetary donation or by paying home and care bills directly where it is assessed to be needed. Our staff liaise with many organisations and health professionals to arrange appropriate help and care where we are unable to give this. Much of our staff's time is spent in supporting elderly members of the community living in their own homes as part of 'care in the community'. We make no charge for these services.

With our in-house special needs minibus we take elderly members of the community shopping on a weekly basis free of charge.

The Trustees ensure there are funds available to help any Jewish person who wants to live at Andrew Cohen House but has no access to private funds.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2020**

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

During the period, the average occupancy at Andrew Cohen House was 93.6%. The occupancy was affected by Covid-19, for a period at the start of the pandemic we chose not to admit new residents to allow us to safeguard our existing residents and staff.

During the period, the charity had a number of inspections by different Regulatory Bodies and all acknowledged that standards overall had remained at a good rating however CQC rated the home Outstanding in Caring, this was during a physical inspection in early March 2020. Following the start of the pandemic most inspection became virtual or telephone inspections.

Average numbers attending the luncheon club were very similar to the previous year until March 2020 when the lunch club was suspended due to the pandemic, it has yet to resume. Our Meals to Go service was scaled back and is no longer offered routinely, however in October 2020 we started providing a once weekly take out service for residents of Silverstone Court. We do however provide meals on an ad-hoc basis for community member in need. General support care services continued to be provided including signposting to relevant professionals and facilitating the claiming of benefits.

Staff training was continued with external and inhouse training, for all needs of care and especially with the intention of developing work in dementia and end of life care. All but mandatory training ceased during the pandemic.

##### **Fundraising activities**

Donations, gifts and legacies totalled £221,297 up from £93,558 in the previous year mainly due to the different nature of our appeals and the national publicity surrounding Covid-19 and poor treatment of the national care sector by the government at the start of the pandemic.

The main fundraising activities are usually the two annual appeals for Pesach and Rosh Hashanah. Rosh Hashanah 2019 went ahead but as Pesach 2020 coincided with the beginning of the pandemic this appeal did not happen. The Chair of Trustees along with the Director made a personal appeal to the community as initially it looked as though there would be no financial support from central government. This was very successful as was the national appeal which was run by the three largest Jewish organisations in the UK of which we were awarded a small percentage.

##### **Investment performance**

Income from the investment portfolio was lower than the previous year down to £43,253 from £46,103 and there was an overall reduction in investment values arising from additions, disposals and decreases in market value of £79,700. Investment objectives set for the year were to maximise total investment return whilst maintaining income within the strict risk limits laid down by the Trustees

#### **FINANCIAL REVIEW**

##### **Financial position**

The financial position of the company is detailed in the accounts and shows total funds of £3,905,328 at the end of the year.

##### **Principal funding sources**

The principal sources of funding are payments from the council and NHS for the care of the residents.

##### **Investment policy and objectives**

There are no restrictions on the charity's power to invest, but the trustees' policy is to avoid high risk investments. Their aim is to maximise total investment return while maintaining income.

The investment portfolio is managed by EFG Harris Allday. The trustees review investment performance and make investment decisions on a quarterly basis.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2020**

#### **FINANCIAL REVIEW**

##### **Reserves policy**

The trustees have determined that the charity needs reserves to fund shortfalls in income when income does not reach expected levels, to fund unexpected expenditure and to fund working capital.

The trustees review the adequacy of the level of reserves during the regular trustee meetings by considering budgeted income and costs over the next six to twelve months, current and expected occupancy levels, cashflows and forecasts. As the bulk of work is covered by fees that are charged, the current level of reserves cover operations for the medium term.

The trustees consider the present level of reserves is adequate to support the continuation of operations for the medium term, and the financial position of the charity is therefore satisfactory.

Unrestricted income funds amounted to £3,895,578 at 30 September 2020, but £2,715,249 of this is tied up in financing the nursing home property and other tangible fixed assets. Uncommitted free reserves available for financing current activities, represented by significant funds held on deposit in addition to the investment portfolio, therefore amounted to £1,180,329.

##### **Going concern**

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. More detail is given in the notes to the accounts.

#### **FUTURE PLANS**

The trustees believe that the charity should provide excellent care for the residents of Andrew Cohen House and are delighted that the Care Quality Commission rated it "Outstanding" for caring in the latest inspection. Our residents and their families and our donors deserve the highest possible standards. In the worst public health crisis for a century the staff maintained flawless infection control and there was minimal transmission of covid-19 within the home. A CQC Infection Control audit in showed that the home had exemplary infection control procedures in place.

The trustees have a rolling programme to improve the facilities in Andrew Cohen House and will do so whenever funds are available. Therapeutic gardening involving residents in nature complements our dementia care for which we are a centre of excellence. We shall continue with the Namaste programme of sensory stimulation for those at the end stages of dementia and after visiting restrictions are lifted we shall host a monthly 'Dementia Café' again on the premises in conjunction with the local Alzheimer's Society.

The main risk that the Charity continues to face is that of financial sustainability. This is a challenge in the whole state-funded adult social care sector due to factors such as implementation of the Living Wage and inadequate fees. BJCC's approach is to maximise income through high levels of occupancy, alongside a programme of fundraising events and appeals. We continually try to reduce expenditure through tight control of agency staff use, reviewing procurement, and making economies wherever possible.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document and constitutes a charitable incorporated organisation (CIO).

##### **Recruitment and appointment of new trustees**

New proposed trustees are recommended by existing trustees and a discussion is held at the next trustees' meeting. The proposed trustee would be invited to have a meeting with the Chair to determine if they are interested, suitable and could bring benefit to the charity as a trustee. If the outcome is positive on both sides then they would be invited to attend a trustees' meeting to confirm their interest.

## **Birmingham Jewish Community Care**

### **Report of the Trustees for the Year Ended 30 September 2020**

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Organisational structure**

The trustees meet on a regular basis to manage the affairs of the charity and to formulate policy. The day to day operation of the charity was delegated to the Charity Director, who attends all trustee meetings. The Charity Director during the year was Mrs Estelle Rowe OBE who retired on 22 May 2020 and Mrs Sharon Grey was appointed by the trustees to take on the new combined role of Charity CEO and Home Manager.

The trustees act as custodian trustees for the charity's interest in the leasehold land and buildings at Andrew Cohen House.

##### **Decision making**

Day to day decisions are taken jointly by Sharon Grey, CEO and Kirsty Turner, Business and Finance Manager. Strategic decisions are discussed and agreed at the bi-monthly Trustees meetings.

##### **Induction and training of new trustees**

New trustees are given copies of the Constitution. A number of publications from the Charity Commission in hard copy or electronic form are provided including the guidance on charities and on the provision of care and medical treatment for the public benefit.

##### **Key management remuneration**

The Charity Directors salary was paid in line with other charities of a similar size. The new CEO is a combined role with the position of Home Manager and the salary falls well within the ranges of salaries paid by similar organisations for a similar role.

##### **Related parties**

The charity provides administrative and accounting support for Birmingham Jewish Housing Association, as detailed in note 18 to the accounts. The Charity CEO attends meetings of the Board of the Housing Association.

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees regularly review the major operational, business and financial risks which the charity faces, including a quarterly review of the controls over key financial systems and monthly reviews of budgets. The trustees confirm that they have established systems to mitigate the significant risks where necessary.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1180758

##### **Principal address**

Andrew Cohen House  
River Brook Drive  
Birmingham  
B30 2SH

##### **Trustees**

Dr B Henley  
Mrs L Myers  
Mr M Brostoff  
Mrs E Barnett  
Ms S Blumenthal

## Birmingham Jewish Community Care

### Report of the Trustees for the Year Ended 30 September 2020

#### REFERENCE AND ADMINISTRATIVE DETAILS

##### Auditors

Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

##### Charity CEO

Mrs Sharon Grey

#### STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website.

Approved by order of the board of trustees on 30/9/2021 and signed on its behalf by:



Dr B Henley - Trustee

**Report of the Independent Auditors to the Trustees of  
Birmingham Jewish Community Care**

**Opinion**

We have audited the financial statements of Birmingham Jewish Community Care (the 'charity') for the year ended 30 September 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 30 September 2020 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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**

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

**Other information**

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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 where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

**Report of the Independent Auditors to the Trustees of  
Birmingham Jewish Community Care**

**Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

**Our responsibilities for the audit of the financial statements**

We have been appointed as auditors 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 a Report of the Independent Auditors 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**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 auditors' 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.



Locke Williams Associates LLP  
Chartered Accountants  
Registered Auditors  
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006  
Blackthorn House  
St Pauls Square  
Birmingham  
West Midlands  
B3 1RL

30 September 2021



TRUSTED ACCOUNTING SOLUTIONS



Registered number: OC350146  
Registered in England and Wales.  
Katrina Williams FCA CTA TEP  
David Williams FCA FCCA

Locke Williams Associates LLP  
Blackthorn House, St Pauls Square  
Birmingham B3 1RL T: 0121 262 3980

**Birmingham Jewish Community Care**

**Statement of Financial Activities  
for the Year Ended 30 September 2020**

	Notes	Unrestricted fund £	Restricted funds £	<b>30.9.20 Total funds £</b>	30.9.19 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	<b>129,693</b>	<b>91,604</b>	<b>221,297</b>	93,558
<b>Charitable activities</b>					
Nursing home	4	<b>2,933,884</b>	-	<b>2,933,884</b>	2,578,141
Luncheon club		<b>4,778</b>	-	<b>4,778</b>	12,243
Meals to Go		<b>128</b>	-	<b>128</b>	418
Support of Birmingham Jewish Housing Association		<b>45,675</b>	-	<b>45,675</b>	45,000
Investment income	3	<b>43,432</b>	-	<b>43,432</b>	46,492
Other income		<b>4,622</b>	-	<b>4,622</b>	8,251
<b>Total</b>		<b>3,162,212</b>	<b>91,604</b>	<b>3,253,816</b>	2,784,103
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Nursing home	5	<b>3,227,335</b>	<b>76,604</b>	<b>3,303,939</b>	2,902,288
Luncheon club		<b>12,770</b>	<b>15,000</b>	<b>27,770</b>	68,995
Meals to Go		<b>104</b>	-	<b>104</b>	10
Social services		<b>35,337</b>	-	<b>35,337</b>	53,518
Support of Birmingham Jewish Housing Association		<b>13,978</b>	-	<b>13,978</b>	15,961
<b>Total</b>		<b>3,289,524</b>	<b>91,604</b>	<b>3,381,128</b>	3,040,772
Net gains/(losses) on investments		<b>(79,873)</b>	-	<b>(79,873)</b>	25,301
<b>NET INCOME/(EXPENDITURE)</b>		<b>(207,185)</b>	-	<b>(207,185)</b>	(231,368)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>4,102,763</b>	<b>9,750</b>	<b>4,112,513</b>	4,343,881
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u>3,895,578</u></b>	<b><u>9,750</u></b>	<b><u>3,905,328</u></b>	<b><u>4,112,513</u></b>

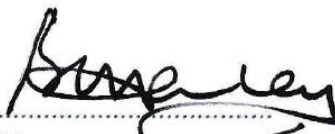
The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Balance Sheet  
30 September 2020**

	Notes	Unrestricted fund £	Restricted funds £	30.9.20 Total funds £	30.9.19 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	10	2,715,249	-	2,715,249	2,753,602
Investments	11	<u>982,251</u>	<u>-</u>	<u>982,251</u>	<u>1,061,951</u>
		<b>3,697,500</b>	<b>-</b>	<b>3,697,500</b>	<b>3,815,553</b>
<b>CURRENT ASSETS</b>					
Debtors	12	272,311	-	272,311	299,478
Cash at bank and in hand		<u>666,582</u>	<u>9,750</u>	<u>676,332</u>	<u>185,398</u>
		<b>938,893</b>	<b>9,750</b>	<b>948,643</b>	<b>484,876</b>
<b>CREDITORS</b>					
Amounts falling due within one year	13	<u>(358,997)</u>	<u>-</u>	<u>(358,997)</u>	<u>(187,916)</u>
<b>NET CURRENT ASSETS</b>		<u><b>579,896</b></u>	<u><b>9,750</b></u>	<u><b>589,646</b></u>	<u><b>296,960</b></u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
		<b>4,277,396</b>	<b>9,750</b>	<b>4,287,146</b>	<b>4,112,513</b>
<b>CREDITORS</b>					
Amounts falling due after more than one year	14	<u>(381,818)</u>	<u>-</u>	<u>(381,818)</u>	<u>-</u>
<b>NET ASSETS</b>		<u><u><b>3,895,578</b></u></u>	<u><u><b>9,750</b></u></u>	<u><u><b>3,905,328</b></u></u>	<u><u><b>4,112,513</b></u></u>
<b>FUNDS</b>					
Unrestricted funds	17			<b>3,895,578</b>	4,102,763
Restricted funds				<u><b>9,750</b></u>	<u>9,750</u>
<b>TOTAL FUNDS</b>				<u><u><b>3,905,328</b></u></u>	<u><u><b>4,112,513</b></u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30/9/2021 and were signed on its behalf by:

  
Trustee

**Birmingham Jewish Community Care**

**Cash Flow Statement  
for the Year Ended 30 September 2020**

	Notes	30.9.20 £	30.9.19 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>1,788</u>	<u>(306,748)</u>
Net cash provided by/(used in) operating activities		<u>1,788</u>	<u>(306,748)</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(4,113)	(33,444)
Purchase of fixed asset investments		(25,410)	(225,328)
Sale of fixed asset investments		25,237	375,190
Interest received		179	389
Dividends received		<u>43,253</u>	<u>46,103</u>
Net cash provided by investing activities		<u>39,146</u>	<u>162,910</u>
<b>Cash flows from financing activities</b>			
New loans in year		<u>450,000</u>	-
Net cash provided by financing activities		<u>450,000</u>	-
<b>Change in cash and cash equivalents in the reporting period</b>			
		<u>490,934</u>	<u>(143,838)</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>185,398</u>	<u>329,236</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u>676,332</u>	<u>185,398</u>

The notes form part of these financial statements

**Birmingham Jewish Community Care**

**Notes to the Cash Flow Statement  
for the Year Ended 30 September 2020**

**1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>30.9.20</b>	30.9.19
	£	£
<b>Net expenditure for the reporting period (as per the Statement of Financial Activities)</b>	<b>(207,185)</b>	(231,368)
<b>Adjustments for:</b>		
Depreciation charges	<b>42,466</b>	40,858
Losses/(gain) on investments	<b>79,873</b>	(25,301)
Interest received	<b>(179)</b>	(389)
Dividends received	<b>(43,253)</b>	(46,103)
Decrease/(increase) in debtors	<b>27,167</b>	(18,399)
Increase/(decrease) in creditors	<b>102,899</b>	(26,046)
<b>Net cash provided by/(used in) operations</b>	<b><u>1,788</u></b>	<u>(306,748)</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.10.19	Cash flow	At 30.9.20
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	<u>185,398</u>	<u>490,934</u>	<u>676,332</u>
	<u>185,398</u>	<u>490,934</u>	<u>676,332</u>
<b>Debt</b>			
Debts falling due within 1 year	-	<b>(68,182)</b>	<b>(68,182)</b>
Debts falling due after 1 year	-	<b>(381,818)</b>	<b>(381,818)</b>
	-	<b>(450,000)</b>	<b>(450,000)</b>
<b>Total</b>	<u>185,398</u>	<u>40,934</u>	<u>226,332</u>

The notes form part of these financial statements

## Birmingham Jewish Community Care

### Notes to the Financial Statements for the Year Ended 30 September 2020

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. Income grants is recognised to the extent that any any performance conditions have been met.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included in the financial statements for volunteer time in line with the SORP (FRS 102).
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.
- investment income is earned through holding assets for investment purposes such as shares. It includes dividends and interest. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. Dividend income is recognised as the charity's right to receive payment is established and interest income is recognised using the effective interest method.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

The irrecoverable element of VAT is included with the item of expense to which it relates.

##### **Allocation and apportionment of costs**

Support costs are those that assist the work of the charity but do not directly represent charitable activities. Support costs not directly attributable to any particular charitable activity are apportioned over relevant activities on the basis of the trustees estimates of the amount attributable to each activity in the year, by reference to the direct expenditure of each activity. Support costs include governance costs.

Governance costs represent the costs of complying with constitutional and statutory requirements and satisfying public accountability, and include audit fees and legal charges.

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Year Ended 30 September 2020

#### 1. ACCOUNTING POLICIES - continued

##### **Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- over the unexpired portion of the lease
Fixtures and fittings	- 20% on cost

##### **Investments**

Investments are recognised initially at cost, which is normally the transaction price excluding transaction costs. Subsequently, they are measured at fair value with changes recognised in 'net gains / (losses) on investments' in the Statement of Financial Activities if the shares are publicly traded or their fair value can otherwise be measured reliably. Other investments are measured at cost less impairment.

##### **Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

##### **Cash and cash equivalents**

Cash and cash equivalents include cash in hand and deposits held at call with banks.

##### **Creditors and provisions**

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

##### **Operating Leases**

Rentals payable under operating leases are charged against income on a straight line basis over the period of the lease.

##### **Taxation**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK corporation tax purposes.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Pension costs and other post-retirement benefits**

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

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

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Year Ended 30 September 2020

#### 1. ACCOUNTING POLICIES - continued

##### Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for twelve months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

#### 2. DONATIONS AND LEGACIES

	30.9.20	30.9.19
	£	£
Donations	133,364	68,558
Legacies	615	-
Grants	<u>87,318</u>	<u>25,000</u>
	<u><b>221,297</b></u>	<u><b>93,558</b></u>

Grants received, included in the above, are as follows:

	30.9.20	30.9.19
	£	£
Birmingham Jewish Housing Association	15,000	25,000
BCC Infection Control	63,488	-
Health Education	5,600	-
West Midlands Care Association	<u>3,230</u>	<u>-</u>
	<u><b>87,318</b></u>	<u><b>25,000</b></u>

#### 3. INVESTMENT INCOME

	30.9.20	30.9.19
	£	£
Income from investment portfolio	43,253	46,103
Deposit account interest	<u>179</u>	<u>389</u>
	<u><b>43,432</b></u>	<u><b>46,492</b></u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2020**

**4. INCOME FROM CHARITABLE ACTIVITIES**

		<b>30.9.20</b>	30.9.19
	Activity	£	£
Nursing home	Nursing home	<b>2,914,284</b>	2,578,141
Reimburse PPE costs	Nursing home	<b>19,600</b>	-
Luncheon club	Luncheon club	<b>4,778</b>	12,243
Meals to go	Meals to Go	<b>128</b>	418
Support of Birmingham Jewish Housing Association	Support of Birmingham Jewish Housing Association	<b><u>45,675</u></b>	<u>45,000</u>
		<b><u>2,984,465</u></b>	<u>2,635,802</u>

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Nursing home	<b>3,117,073</b>	<b>186,866</b>	<b>3,303,939</b>
Luncheon club	<b>25,882</b>	<b>1,888</b>	<b>27,770</b>
Meals to Go	<b>104</b>	-	<b>104</b>
Social services	<b>35,337</b>	-	<b>35,337</b>
Support of Birmingham Jewish Housing Association	<b>-</b>	<b>13,978</b>	<b>13,978</b>
	<b><u>3,178,396</u></b>	<b><u>202,732</u></b>	<b><u>3,381,128</u></b>

**6. SUPPORT COSTS**

	Management	Finance	Other	Governance costs	Totals
	£	£	£	£	£
Nursing home	<b>147,631</b>	<b>2,065</b>	<b>19,142</b>	<b>18,028</b>	<b>186,866</b>
Luncheon club	-	<b>64</b>	<b>1,824</b>	-	<b>1,888</b>
Support of Birmingham Jewish Housing Association	<b><u>13,978</u></b>	<b>-</b>	<b>-</b>	<b>-</b>	<b><u>13,978</u></b>
	<b><u>161,609</u></b>	<b><u>2,129</u></b>	<b><u>20,966</u></b>	<b><u>18,028</u></b>	<b><u>202,732</u></b>

**7. AUDITORS' REMUNERATION**

	<b>30.9.20</b>	30.9.19
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	<b><u>4,200</u></b>	<u>4,200</u>

## Birmingham Jewish Community Care

### Notes to the Financial Statements - continued for the Year Ended 30 September 2020

#### 8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2020 nor for the year ended 30 September 2019.

#### Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2020 nor for the year ended 30 September 2019.

#### 9. STAFF COSTS

	30.9.20	30.9.19
	£	£
Wages and salaries	2,004,224	1,780,244
Social security costs	145,673	125,505
Other pension costs	<u>55,121</u>	<u>36,524</u>
	<u>2,205,018</u>	<u>1,942,273</u>

The average monthly number of employees during the year was as follows:

	30.9.20	30.9.19
Number of nursing home staff	104	100
Number of administrative staff	<u>7</u>	<u>7</u>
	<u>111</u>	<u>107</u>

No employees received emoluments in excess of £60,000.

#### Key management personnel

The Trustees undertook a review of the charities organisational structure when the Director, Estelle Rowe announced her desire to retire. The decision was taken to not replace this role but to promote from within, Sharon Grey from Home Manager to CEO & Home Manager as a combined role and Kirsty Turner from Finance Officer to Business & Finance Manager. The total salary for the key management personnel was £41,458 and the social security cost was £4,110.

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2020**

**10. TANGIBLE FIXED ASSETS**

	Long leasehold £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 October 2019	<b>3,473,292</b>	<b>461,935</b>	<b>37,315</b>	<b>3,972,542</b>
Additions	<u>-</u>	<u>4,113</u>	<u>-</u>	<u>4,113</u>
At 30 September 2020	<u><b>3,473,292</b></u>	<u><b>466,048</b></u>	<u><b>37,315</b></u>	<u><b>3,976,655</b></u>
<b>DEPRECIATION</b>				
At 1 October 2019	<b>783,175</b>	<b>398,450</b>	<b>37,315</b>	<b>1,218,940</b>
Charge for year	<u>28,281</u>	<u>14,185</u>	<u>-</u>	<u>42,466</u>
At 30 September 2020	<u><b>811,456</b></u>	<u><b>412,635</b></u>	<u><b>37,315</b></u>	<u><b>1,261,406</b></u>
<b>NET BOOK VALUE</b>				
At 30 September 2020	<u><b>2,661,836</b></u>	<u><b>53,413</b></u>	<u><b>-</b></u>	<u><b>2,715,249</b></u>
At 30 September 2019	<u><b>2,690,117</b></u>	<u><b>63,485</b></u>	<u><b>-</b></u>	<u><b>2,753,602</b></u>

**11. FIXED ASSET INVESTMENTS**

	Listed investments £
<b>MARKET VALUE</b>	
At 1 October 2019	<b>1,061,951</b>
Additions	<b>25,410</b>
Disposals	<b>(25,237)</b>
Revaluations	<u><b>(79,873)</b></u>
At 30 September 2020	<u><b>982,251</b></u>
<b>NET BOOK VALUE</b>	
At 30 September 2020	<u><b>982,251</b></u>
At 30 September 2019	<u><b>1,061,951</b></u>

There were no investment assets outside the UK.

The fair value of listed investments is determined by reference to the quoted price for identical assets in an active market at the balance sheet date.

The listed investments relate to UK quoted shares and comprise fixed interest quoted investments of £261,048 and ordinary shares quoted investments of £721,203. All listed investments held by the company are unrestricted funds.

The charity's investments are managed by EFG Harris Allday, and are primarily held to provide an investment return for the Charity.

The historical cost of the listed investments amounted to £867,946.

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2020**

<b>12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>30.9.20</b>	30.9.19
	£	£
Trade debtors	<b>230,637</b>	256,435
Other debtors	<b>21,566</b>	23,812
Prepayments	<b>20,108</b>	<u>19,231</u>
	<b><u>272,311</u></b>	<u>299,478</u>
<b>13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>30.9.20</b>	30.9.19
	£	£
Bank loans and overdrafts (see note 15)	<b>68,182</b>	-
Trade creditors	<b>93,939</b>	58,600
Taxation and social security	<b>42,910</b>	31,724
Other creditors	<b>153,966</b>	<u>97,592</u>
	<b><u>358,997</u></b>	<u>187,916</u>
<b>14. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>	<b>30.9.20</b>	30.9.19
	£	£
Bank loans (see note 15)	<b>381,818</b>	<u>-</u>
<b>15. LOANS</b>		
An analysis of the maturity of loans is given below:		
	<b>30.9.20</b>	30.9.19
	£	£
Amounts falling due within one year on demand:		
Bank loans	<b>68,182</b>	<u>-</u>
Amounts falling due between two and five years:		
Bank loans	<b>327,273</b>	<u>-</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans	<b>54,545</b>	-
<b>16. LEASING AGREEMENTS</b>		
Minimum lease payments under non-cancellable operating leases fall due as follows:		
	<b>30.9.20</b>	30.9.19
	£	£
Within one year	<b>10,773</b>	5,871
Between one and five years	<b>25,196</b>	<u>10,199</u>
	<b><u>35,969</u></b>	<u>16,070</u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2020**

**17. MOVEMENT IN FUNDS**

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
<b>Unrestricted funds</b>			
General fund	4,102,763	(207,185)	3,895,578
<b>Restricted funds</b>			
BJCC project appeal	9,750	-	9,750
<b>TOTAL FUNDS</b>	<u>4,112,513</u>	<u>(207,185)</u>	<u>3,905,328</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	3,162,212	(3,289,524)	(79,873)	(207,185)
<b>Restricted funds</b>				
Luncheon club	15,000	(15,000)	-	-
BJCC project appeal	4,286	(4,286)	-	-
BCC Infection Control	63,488	(63,488)	-	-
Health Education training fund	5,600	(5,600)	-	-
West Midlands Care Association training fund	3,230	(3,230)	-	-
	<u>91,604</u>	<u>(91,604)</u>	-	-
<b>TOTAL FUNDS</b>	<u>3,253,816</u>	<u>(3,381,128)</u>	<u>(79,873)</u>	<u>(207,185)</u>

**Comparatives for movement in funds**

	At 1.10.18 £	Net movement in funds £	At 30.9.19 £
<b>Unrestricted funds</b>			
General fund	4,343,881	(241,118)	4,102,763
<b>Restricted funds</b>			
BJCC project appeal	-	9,750	9,750
<b>TOTAL FUNDS</b>	<u>4,343,881</u>	<u>(231,368)</u>	<u>4,112,513</u>

**Birmingham Jewish Community Care**

**Notes to the Financial Statements - continued  
for the Year Ended 30 September 2020**

**17. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	2,734,489	(3,000,908)	25,301	(241,118)
<b>Restricted funds</b>				
Luncheon club	25,000	(25,000)	-	-
BJCC project appeal	<u>24,614</u>	<u>(14,864)</u>	<u>-</u>	<u>9,750</u>
	<u>49,614</u>	<u>(39,864)</u>	<u>-</u>	<u>9,750</u>
<b>TOTAL FUNDS</b>	<u><u>2,784,103</u></u>	<u><u>(3,040,772)</u></u>	<u><u>25,301</u></u>	<u><u>(231,368)</u></u>

**18. RELATED PARTY DISCLOSURES**

The Charity was under the control of the trustees throughout the current period.

There is an ongoing relationship with Birmingham Jewish Housing Association. The charity undertakes administrative and accounting duties on behalf of Birmingham Jewish Housing Association, the costs of which are reimbursed. The total of these reimbursements during the year ended 30 September 2020 was £45,675 (2019 - £45,000)..

**19. FINANCIAL INSTRUMENTS**

The carrying amount for each category of financial instrument is as follows:

	<b>2020</b> £	2019 £
<b>Financial assets measured at fair value through income and expenditure</b>		
Fixed asset listed investments	<u><u>982,251</u></u>	<u><u>1,061,951</u></u>

The net gains and net losses attributable to the charity's financial instruments are summarised as follows:

The net gain/(loss) recognised through net income/expenditure from financial assets measured at fair value (including changes in fair value) amounted to £79,873 loss (2019 - £25,301 gain).