

**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**

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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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**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>	4				
Nursing home		<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>	<u>3,476,302</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	5				
Nursing home		<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>	<u>3,599,672</u>
Net gains/(losses) on investments		<b><u>(100,592)</u></b>	-	<b><u>(100,592)</u></b>	<u>134,407</u>
<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>	<u>3,905,328</u>
<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>	<u><u>3,916,365</u></u>

The notes form part of these financial statements

# Birmingham Jewish Community Care

## Balance Sheet 30 September 2022

	Notes	Unrestricted fund £	Restricted funds £	30.9.22 Total funds £	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>-</u>	<u>655,258</u>	<u>1,115,548</u>
		<b>3,369,351</b>	<b>4,742</b>	<b>3,374,093</b>	<b>3,816,363</b>
<b>CURRENT ASSETS</b>					
Debtors	12	187,766	-	187,766	266,545
Cash at bank and in hand		<u>47,201</u>	<u>-</u>	<u>47,201</u>	<u>181,876</u>
		<b>234,967</b>	<b>-</b>	<b>234,967</b>	<b>448,421</b>
<b>CREDITORS</b>					
Amounts falling due within one year	13	<u>(306,873)</u>	<u>-</u>	<u>(306,873)</u>	<u>(348,419)</u>
<b>NET CURRENT ASSETS</b>		<u><b>(71,906)</b></u>	<u><b>-</b></u>	<u><b>(71,906)</b></u>	<u><b>100,002</b></u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u><b>3,297,445</b></u>	<u><b>4,742</b></u>	<u><b>3,302,187</b></u>	<u><b>3,916,365</b></u>
<b>NET ASSETS</b>		<u><u><b>3,297,445</b></u></u>	<u><u><b>4,742</b></u></u>	<u><u><b>3,302,187</b></u></u>	<u><u><b>3,916,365</b></u></u>
<b>FUNDS</b>	15				
Unrestricted funds				<b>3,297,445</b>	3,908,751
Restricted funds				<u><b>4,742</b></u>	<u>7,614</u>
<b>TOTAL FUNDS</b>				<u><u><b>3,302,187</b></u></u>	<u><u><b>3,916,365</b></u></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>
		<u>-</u>	<u>-</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>(134,675)</b>	<b>(494,456)</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u><b>181,876</b></u>	<u><b>676,332</b></u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u><b>47,201</b></u></u>	<u><u><b>181,876</b></u></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>£</b>	<b>£</b>
<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>	57,604
<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>£</b>	<b>£</b>	<b>£</b>
<b>Net cash</b>			
Cash at bank and in hand	<b><u>181,876</u></b>	<b><u>(134,675)</u></b>	<b><u>47,201</u></b>
	<b><u>181,876</u></b>	<b><u>(134,675)</u></b>	<b><u>47,201</u></b>
<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 measure 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

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

### 5. CHARITABLE ACTIVITIES COSTS

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

### 6. SUPPORT COSTS

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

### 7. AUDITORS' REMUNERATION

	30.9.22	30.9.21
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	<u>4,740</u>	<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	73,411	67,708
	<u>2,674,616</u>	<u>2,471,700</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	7	7
	<u>124</u>	<u>121</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	-	78,865	-	78,865
At 30 September 2022	<u>3,473,292</u>	<u>576,520</u>	<u>37,315</u>	<u>4,087,127</u>
<b>DEPRECIATION</b>				
At 1 October 2021	839,737	430,395	37,315	1,307,447
Charge for year	28,281	32,564	-	60,845
At 30 September 2022	<u>868,018</u>	<u>462,959</u>	<u>37,315</u>	<u>1,368,292</u>
<b>NET BOOK VALUE</b>				
At 30 September 2022	<u>2,605,274</u>	<u>113,561</u>	<u>-</u>	<u>2,718,835</u>
At 30 September 2021	<u>2,633,555</u>	<u>67,260</u>	<u>-</u>	<u>2,700,815</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>
	<hr/>	<hr/>	<hr/>
<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>	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
	<b>95,645</b>	<b>(98,517)</b>	-	<b>(2,872)</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
<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	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>

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

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).