

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

Report of the Trustees for the Year Ended 31 March 2025

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Birmingham Jewish Community Care

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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 (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

				Year Ended 31.3.25 Total funds £	Period 1.10.22 to 31.3.24 Total funds £
	Notes	Unrestricted fund £	Restricted funds £		
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	37,633	2,000	39,633	206,725
Charitable activities	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
Total		37,633	2,000	39,633	6,157,092
EXPENDITURE ON					
Charitable activities	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	-
Total		266,939	2,833	269,772	5,638,411
Net gains on investments		105,271	-	105,271	92,212
NET INCOME/(EXPENDITURE)		(124,035)	(833)	(124,868)	610,893
Transfers between funds	16	(786)	786	-	-
Net movement in funds		(124,821)	(47)	(124,868)	610,893
RECONCILIATION OF FUNDS					
Total funds brought forward		3,913,033	47	3,913,080	3,302,187
TOTAL FUNDS CARRIED FORWARD		3,788,212	-	3,788,212	3,913,080

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

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**

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

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

2. ANALYSIS OF CHANGES IN NET FUNDS

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

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)	1
	<u>4,250,000</u>

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.

**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 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.

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
	<u>39,633</u>	<u>206,725</u>

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
	<u>2,000</u>	<u>102,709</u>

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
	<u>-</u>	<u>29,759</u>

Birmingham Jewish Community Care

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

4. INCOME FROM CHARITABLE ACTIVITIES

		Year Ended 31.3.25 £	Period 1.10.22 to 31.3.24 £
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
		-	4,304,475

5. OTHER INCOME

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

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	56,746	-	-	56,746
Charitable activities	(3,982)	17,039	199,219	212,276
Monday Club	750	-	-	750
	53,514	17,039	199,219	269,772

Birmingham Jewish Community Care

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

7. GRANTS PAYABLE

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

8. SUPPORT COSTS

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

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

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

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

	Listed Investments £
VALUATION	
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

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

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

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

15. LEASING AGREEMENTS

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

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

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

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	37,633	(266,939)	105,271	(124,035)
Restricted funds				
Emergency Food Aid	2,000	(2,833)	-	(833)
TOTAL FUNDS	<u>39,633</u>	<u>(269,772)</u>	<u>105,271</u>	<u>(124,868)</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 £
Unrestricted funds			
General fund	3,297,445	615,588	3,913,033
Restricted funds			
BJCC project appeal	4,742	(4,742)	-
Emergency Food Aid	-	47	47
	<u>4,742</u>	<u>(4,695)</u>	<u>47</u>
TOTAL FUNDS	<u>3,302,187</u>	<u>610,893</u>	<u>3,913,080</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	6,152,092	(5,628,716)	92,212	615,588
Restricted funds				
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>
TOTAL FUNDS	<u>6,157,092</u>	<u>(5,638,411)</u>	<u>92,212</u>	<u>610,893</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:

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

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20 January 2026