

The Heart of the
Jewish
Community



Brighton and Hove Jewish Welfare Board ANNUAL REPORT

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Year ended
31st December 2020

Brighton & Hove Jewish Welfare Board
Annual report and unaudited financial statements
For the year ended 31 December 2020
Charity registration no. 255060

Brighton & Hove Jewish Welfare Board

Legal and administrative information

Trustees	Mr M J Carlton Mrs M Book Mrs D Goodman
Charity number	255060
Principal address	168 Church Road Hove East Sussex BN3 2DL
Independent examiner	Ayres Bright Vickers Limited Bishopstone 36 Crescent Road Worthing West Sussex BN11 1RL
Bankers	Lloyds Bank plc 171-173 North Street Brighton East Sussex BN1 1GL

Brighton & Hove Jewish Welfare Board

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BRIGHTON AND HOVE JEWISH WELFARE BOARD

NOTICE IS HEREBY GIVEN that the Annual General Meeting and Election of the Board will take place by Zoom video conference on Thursday 9 September 2021 at 8pm. If you wish to receive an invitation please email : info@bhjwb.com by Thursday 2 September 2021.

Nominations for the Honorary Officers and Members of the Board should be sent to the Administration Secretary, Ms Annette Norris c/o 168 Church Road, Hove, East Sussex BN3 2DL by Thursday 2 September 2021, and any Resolution to be placed before the Meeting should also be sent to her in writing, duly proposed and seconded, by that date.

AGENDA

1. Minutes of the last Annual General Meeting.
2. Chairman's Report.
3. Hon. Treasurer's Report and presentation of the Accounts for the year ended 31 December 2020.
4. Election of Honorary Officers and Members of the Board.
5. Any other business.

Brighton & Hove Jewish Welfare Board

Chairman's report

For the year ended 31 December 2020

I write this, my 8th Annual Report as Chairman of the Brighton and Hove Jewish Welfare Board, as we begin to come out of the most difficult 15 months in recent world history. The global pandemic has impacted us all in one way or another and for those of us working in the Third Sector - charity, it has been a particularly trying time. Never before have we seen such need nor realised the importance of family and community.

As a community, Brighton and Hove has come together and we have supported one another throughout the pandemic. All charitable organisations within our local Jewish community have supported each other and all our organisations have seen unprecedented demands for support, both emotional and practical. Our community has worked incredibly hard to meet those demands and I particularly pay tribute to my friends and colleagues in the Sussex Jewish Representative Council, Helping Hands and the Brighton & Hove Jewish Housing Association for the work they have done over this difficult time.

The Welfare Board has had to change the way it does business and respond to new and different needs in order to best support our many clients. I am very grateful to all my colleagues on the Welfare Board, particularly our Treasury team of Gary Epstein and Marc Carlton, who have been required to be creative and 'on call' more than usual in this last year in order for us to adequately meet the requests that we have received.

Like all charities, the demands on our funds have exceeded donations over the last 15 months and with many people unable to work or on furlough we have seen a significant drop in income. Alongside that we have had more calls for assistance. I am appreciative of the financial planning put in place by Gary and Marc that has enabled us to weather the last year and rise to the challenges.

The Welfare Board has continued to provide regular support to all our clients, to provide extra money for food, heating, school uniforms and winter coats and to pay for things like television licences and Carelink services for those who require them. My colleagues have maintained contact with all our clients over the last year and we have responded to all the new requests that we have had for assistance. As always, we are committed to supporting those most vulnerable and needy within our community. Please know that the Welfare Board is always available for confidential financial assistance for anyone in our community. But now, more than ever, we also need your support through donations and legacies so that we can continue to provide this support for our community in the years to come.

As we come out of the fog of the last 15 months of Coronavirus we have all seen how important a strong community network is. I thank all those who have and continue to support the work of the Welfare Board. Through your donations we have, in turn, been able to assist others - through the highest form of Jewish giving - Tzedakah - anonymous philanthropy.

Once again, my heartfelt thanks to all on the Board for their tireless work and dedication and to our exceptional community for your continued support.

Fiona Sharpe
Chairman

Brighton & Hove Jewish Welfare Board

Trustees' report

For the year ended 31 December 2020

The trustees present their report and financial statements for the year ended 31 December 2020.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)"

Objectives and activities

The charity's objects are:

- to promote the relief of poverty and hardship and to relieve the sick within the Jewish Faith
- to provide social welfare to persons of the Jewish Faith

The work of the Board continued during 2020. The COVID 19 pandemic began in March, Board meetings were held online using Zoom and face to face meetings with clients were suspended for the rest of the year. It was decided that there would be no annual appeal. Despite these restrictions the Board succeeded in giving both regular and one-off financial help to many needy Jewish people in Brighton and Hove and the surrounding area.

The Board owns two detached properties, divided into eight flats, which continue to be let at a subsidised rent to people in need within the Jewish community. Plans were drawn up to extensively refurbish Flat 4 Westbourne Villas but the delay in finding a suitable contractor meant that work was delayed until 2021.

There is often difficulty renting these flats as demand is reduced. Also, the large maintenance costs mean that it is difficult to make a reasonable surplus. As such, the Board may consider selling at least one of these properties in the near future. These properties continue to be managed by the Brighton and Hove Jewish Housing Association.

The policies adopted in furtherance of these objects have not changed during the year.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Despite the COVID 19 pandemic, Board members maintained regular telephone and online contact with their clients throughout 2020, reviewing their financial circumstances and offering additional assistance where appropriate. We currently have less clients than in previous years but they have a lower average age and generally require greater financial support.

Throughout the year the Board maintained and improved its two freehold properties thereby enabling the Board to provide subsidised housing to eight tenants.

Financial review

In 2020 our income from investments, properties and donations was more than the cost of our charitable activities and this year we had a cash flow surplus of £10,838 (2019 : £9,758).

The state of our balance sheet and accounts continues to be healthy and the value of our listed investments have held up in an uncertain time for the markets. The total reserves of the charity at the year end was £1,579,241 (2019 : £1,617,449).

The trustees consider that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Brighton & Hove Jewish Welfare Board

Trustees' report (continued)

For the year ended 31 December 2020

Structure, governance and management

The charity was established by the creation of an association constitution which was adopted on 21 April 1994 (amended 21 May 1998 and 23 May 2002).

Trustees are elected from the membership in accordance with the charity's constitution.

The trustees who served during the year were:

Mr M J Carlton
Mrs M Book
Mrs D Goodman

The officers who manage the charity are as follows:

Ms F Sharpe	Chairman
Mr G Epstein	Hon Treasurer
Mr M Carlton	Assistant Hon Treasurer
Mrs J Temerlies	Hon Secretary

The members of the charity are as follows:

Mrs S Crown	Ms T Lipson	Mrs L Graham	Dr M Rosenberg
Mrs C Levine	Mrs A Crook	Mrs A Norris	Mrs M Book
Mrs Y Breuer	Ms R Nathan		

The trustees' report was approved by the Board of Trustees.

Mr M J Carlton
Trustee
Dated: 15 July 2021

Mrs M Book
Trustee
Dated: 15 July 2021

Mrs D Goodman
Trustee
Dated: 15 July 2021

Brighton & Hove Jewish Welfare Board

Independent examiner's report

To the Trustees of Brighton & Hove Jewish Welfare Board

I report on the financial statements of the charity for the year ended 31 December 2020, which are set out on pages 6 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- (i) examine the financial statements under section 145 of the 2011 Act;
- (ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- (iii) to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - (ii) to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Ayres Bright Vickers Limited

Andrew Dalglish FCCA
Ayres Bright Vickers Limited
Bishopstone
36 Crescent Road
Worthing
West Sussex
BN11 1RL

Dated: 15 July 2021

Brighton & Hove Jewish Welfare Board

Statement of financial activities including income and expenditure account

For the year ended 31 December 2020

	Notes	Unrestricted funds £	Endowment funds £	Total 2020 £	Total 2019 £
<u>Income from:</u>					
Donations and legacies	2	2,330	-	2,330	8,957
Charitable activities	4	25,781	-	25,781	17,068
Investments	5	26,547	-	26,547	30,795
		<hr/>	<hr/>	<hr/>	<hr/>
Total income		54,658	-	54,658	56,820
		<hr/>	<hr/>	<hr/>	<hr/>
<u>Expenditure on:</u>					
Charitable activities	3	43,820	4,812	48,632	51,874
		<hr/>	<hr/>	<hr/>	<hr/>
Net movement on investments	8	(44,234)	-	(44,234)	85,351
		<hr/>	<hr/>	<hr/>	<hr/>
Net movement in funds		(33,396)	(4,812)	(38,208)	90,297
		<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 1 January 2020		1,258,656	358,793	1,617,449	1,527,152
		<hr/>	<hr/>	<hr/>	<hr/>
Fund balances at 31 December 2020		1,225,260	353,981	1,579,241	1,617,449
		<hr/>	<hr/>	<hr/>	<hr/>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

Brighton & Hove Jewish Welfare Board

Balance sheet

As at 31 December 2020

	Notes	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	10	353,981		358,793	
Investments	13	1,054,870		1,099,104	
		<u>1,408,851</u>		<u>1,457,897</u>	
Current assets					
Debtors	11	1,258		2,403	
Cash at bank		172,480		158,469	
		<u>173,738</u>		<u>160,872</u>	
Creditors: amounts falling due within one year	12	(3,348)		(1,320)	
Net current assets		<u>170,390</u>		<u>159,552</u>	
Total assets less current liabilities		<u>1,579,241</u>		<u>1,617,449</u>	
Capital funds					
Endowment funds - general		353,981		358,793	
Income funds					
Unrestricted funds		<u>1,225,260</u>		<u>1,258,656</u>	
		<u>1,579,241</u>		<u>1,617,449</u>	

The accounts were approved by the Trustees on 15 July 2021

.....
Mr M J Carlton
Trustee

.....
Mrs M Book
Trustee

.....
Mrs D Goodman
Trustee

Brighton & Hove Jewish Welfare Board

Notes to the financial statements

For the year ended 31 December 2020

1 Accounting policies

Charity information

Brighton & Hove Jewish Welfare Board was established by the creation of an association constitution which was adopted on 21 April 1994 (amended 21 May 1998 and 23 May 2002).

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted and designated funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs

Governance costs include the costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2020

1 Accounting policies

Grants with performance conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient has provided the specified service or output.

Grants payable without performance conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are measured at cost, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Freehold land is not depreciated.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in income/(expenditure) for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried in at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2020

1 Accounting policies

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised when the charity becomes party to the contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2020

2 Donations and legacies

	2020	2019
	£	£
Donations and appeals	1,830	6,942
Legacies receivable	500	870
Gift aid	-	1,145
	<u>2,330</u>	<u>8,957</u>
Donations and appeal funds		
Donations received	1,830	438
Annual appeal	-	6,504
	<u>1,830</u>	<u>6,942</u>
Legacies receivable		
A Shepherd	-	870
J Dicks	500	-
	<u>500</u>	<u>870</u>

3 Charitable activities - Expenditure

	2020	2019
	£	£
Depreciation and impairment	4,812	4,812
General relief	38,775	39,535
Passover relief	221	409
TV sets and licences	1,557	1,366
	<u>45,365</u>	<u>46,122</u>
Share of support costs (see note 9)	1,887	2,482
Share of governance costs (see note 9)	1,380	3,270
	<u>48,632</u>	<u>51,874</u>
Analysis by fund		
Unrestricted funds	43,820	47,062
Endowment funds - general	4,812	4,812
	<u>48,632</u>	<u>51,874</u>

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2020

4 Charitable activities - Income

	2020	2019
	£	£
Charitable rental income (net)	<u>25,781</u>	<u>17,068</u>

5 Investments

	2020	2019
	£	£
Investment income	<u>26,547</u>	<u>30,795</u>

Included within investment income are the following amounts:

	£	£
Blackrock Common Investment Fund	1,478	1,961
CAF Charishare	1,547	2,343
Aegon General Investment Account	7,851	10,119
M & G Charibonds	7,798	7,278
M & G Charifund	1,976	2,213
National Westminster Bank 9% Non-Cum £1 Pref.	3,825	3,825
Schroders	1,728	2,531
Building Society	344	525
	<u>26,547</u>	<u>30,795</u>

6 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

7 Employees

There were no employees during the year.

8 Net gains/(losses) on investments

	2020	2019
	£	£
Revaluation of investments	<u>(44,234)</u>	<u>85,351</u>

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2020

9 Support costs

	Support costs £	Governance costs £	2020 £	2019 £	Basis of allocation
Printing and advertising	980	-	980	1,617	100% Charitable activities
Insurance	823	-	823	811	100% Charitable activities
Sundries	84	-	84	54	100% Charitable activities
Accountancy	-	1,350	1,350	1,350	Governance
Meeting expenses	-	30	30	180	Governance
Legal fees	-	-	-	1,740	Governance
	<u>1,887</u>	<u>1,380</u>	<u>3,267</u>	<u>5,752</u>	
Analysed between Charitable activities	<u>1,887</u>	<u>1,380</u>	<u>3,267</u>	<u>5,752</u>	

Governance costs includes payments to the auditors of £1,350 (2019 : £1,350) for independent examination fees.

10 Tangible fixed assets

	Freehold land and buildings £
Cost	
At 1 January 2020	440,597
At 31 December 2020	440,597
Depreciation and impairment	
At 1 January 2020	81,804
Depreciation charged in the year	4,812
At 31 December 2020	86,616
Carrying amount	
At 31 December 2020	353,981
At 31 December 2019	358,793

The carrying value of land included in land and buildings comprises:

	2020 £	2019 £
Freehold	<u>200,000</u>	<u>200,000</u>

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2020

11 Debtors

	2020 £	2019 £
Amounts falling due within one year:		
Other debtors	1,149	2,294
Prepayments and accrued income	109	109
	<u>1,258</u>	<u>2,403</u>

12 Creditors: amounts falling due within one year

	2020 £	2019 £
Other creditors	2,028	-
Accruals and deferred income	1,320	1,320
	<u>3,348</u>	<u>1,320</u>

13 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2020	1,099,104
Valuation changes	(44,234)
At 31 December 2020	<u>1,054,870</u>
Carrying amount	
At 31 December 2020	<u>1,054,870</u>
At 31 December 2019	<u>1,099,104</u>

Fixed asset investments revalued

Investments in shares are included at fair value. Fair values for listed investments have been determined by reference to stock market values at the balance sheet date.

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2020

14 Analysis of net assets between funds

	Unrestricted funds	Endowment funds	Total
	£	£	£
Fund balances at 31 December 2020 are represented by:			
Tangible assets	-	353,981	353,981
Investments	1,054,870	-	1,054,870
Current assets	170,390	-	170,390
	<u>1,225,260</u>	<u>353,981</u>	<u>1,579,241</u>

15 Related party transactions

There were no disclosable related party transactions during the year (2019 - none).