

The Heart of the
Jewish
Community



Brighton and Hove Jewish Welfare Board ANNUAL REPORT

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Year ended
31st December 2022

Brighton & Hove Jewish Welfare Board
Annual report and unaudited financial statements
For the year ended 31 December 2022
Charity registration no. 255060

Brighton & Hove Jewish Welfare Board

Legal and administrative information

Trustees	Mr M J Carlton 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 21 September 2023 at 7pm. If you wish to receive an invitation please email : info@bhjwb.com by Thursday 14 September 2023.

Nominations for the Honorary Officers and Members of the Board should be sent to the Administration Secretary, Mr. Pieter Hemsley c/o 168 Church Road, Hove, East Sussex BN3 2DL by Thursday 14 September 2023, and any Resolution to be placed before the Meeting should also be sent to him 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 2022.
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 2022

This is my 11th annual report as chairman of The Brighton and Hove Jewish Welfare Board. The Board has been providing financial support to Jewish people in Sussex for 177 years. Through two World Wars and an unimaginable global pandemic, there has been a constant 'safety net' for our community in times of personal and societal difficulties. This year has been no different. Each year I write about the kinds of support that we provide, the clientele that we assist, the way we do our work.

This year I am going to write something a little different. I want to tell you a little about two unsung heroes - one a person and the other, an organisation. Both have been integral to the work of the Welfare Board.

Miriam Book was my predecessor as chair and she held the position for four years. She followed Edwin Prince, who had chaired the Board for more than thirty years and she set about modernising how we did things, how clients were assessed and moved things into the 21st century. It would have been easy, as we became more automated and professional, to lose sight of our clients, to create a simpler 'one size fits all' template to how we offered support. But Miriam never let the Board forget that each client was an individual with their own story and their own unique needs. Fifteen years on and we still assess each case on its merits, understanding that for each client there may need to be a slightly different support package, delivered in a way that best suits that individual. It was vital to her that we remembered how difficult it was for people in a small Jewish community to ask for help, possibly from people they knew and that protecting people's dignity was as important as the financial assistance we might offer. Miriam very sadly died in April, just two weeks after attending her final Welfare Board meeting. After she stood down as Chair she became a trustee of the organisation and shared with us her compassion and experience. I will miss her wise, generous counsel and her advice. And the community, those who knew her, her much loved family and the many who benefitted from her quiet dedicated leadership without knowing her, have lost a special person.

In 1969 The Brighton and Hove Jewish Board of Guardians Housing Association was established, becoming the BHJHA in 1980. We have worked side by side with our colleagues at the Housing Association, with them generously managing our two properties for us. The role that safe secure housing plays in the welfare structure of our community cannot be minimised. It is often the very best that we can offer for clients wellbeing and emotional support. Often housing provides a very real concrete sanctuary for clients fleeing domestic abuse or the breakdown of family relationships. Over the years, the relationship between our two organisations has become vital for the betterment of those we support. The Housing Association, under the dedicated leadership of Michael Davids, was a cornerstone of the welfare provision in our community. All those members, currently and over the years, gave up time and expertise, with little acknowledgement for the incredible work that they did. I, on behalf of the community, would like to thank them all for the professionalism they brought to their roles and the collegiate manner in which we were all able to work together. The Housing Association is now part of JLiving - one of the largest housing associations in the UK working primarily with the Jewish community. I am sure that we will continue our excellent working relationship with them, in order to ensure that all our clients and tenants receive the best possible support in the future. But we will miss our colleagues at the Housing Association and pay tribute to all their hours and hard work on behalf of the community.

It would be nice to think that the Welfare Board, one day, will no longer be necessary. But until that time, if you need assistance, please know that we are here to offer confidential support for as long as you need. And if you think you might be able to support our work, either financially or by joining our Board, please do contact me.

I thank, as always, the dedicated members of the Welfare Board, who work with professionalism, care and never forget the true meaning of *tzedakah* - the obligation to do what is right and just. Special mention to Gary Epstein and Marc Carlton, our treasury team, who work tirelessly to ensure money is always available and that our clients never have to wait for assistance. And to all my colleagues and the community, thank you for your support and entrusting me with the leadership of the Brighton and Hove Jewish Welfare Board.

Fiona Sharpe
Chairman

Brighton & Hove Jewish Welfare Board

Trustees' report

For the year ended 31 December 2022

The trustees present their report and accounts for the year ended 31 December 2022.

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 2022. Due to the continuing COVID 19 pandemic, Board meetings were held online using Zoom and face to face meetings with clients were largely suspended for the rest of the year. 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. Both properties were fully tenanted throughout most of the year and produced a healthy trading surplus.

These properties were managed throughout 2022 by the Brighton and Hove Jewish Housing Association. That charity has recently merged with a larger Jewish housing group. The trustees of the Brighton & Hove Jewish Welfare Board wish to express their heartfelt gratitude for all the incredible work of the Brighton and Hove Jewish Housing Association, maintaining and managing our two properties, over a period of very many years.

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

Throughout the last 12 months of the COVID 19 pandemic, Board members maintained regular (mainly) telephone and online contact with their clients, 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 2022 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 £43,658 (2021 deficit : (£20,250)).

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 £1,541,343 (2021 : £1,613,217).

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 2022

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

(Deceased 17 April 2023)

Mrs D Goodman

In April 2023 Mrs Miriam Book sadly passed away. Miriam had been a member of our Board for approximately 20 years, serving as Vice-Chairman, Chairman and most recently Trustee. Miriam worked tirelessly on behalf of our charity and her wise counsel and guiding hand will be greatly missed by the members and executive team.

The officers who manage the charity are as follows:

Ms F Sharpe

Chairman

Mr G Epstein

Hon Treasurer

Mr M Carlton

Assistant Hon Treasurer

Mr P Hemsley

Hon Secretary

The members of the charity are as follows:

Mrs S Crown

Ms T Lipson

Mrs L Graham

Dr M Rosenberg

Mrs A Crook

Mrs Y Breuer

There were no disclosable related party transactions during the year (2021 - none).

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

.....
Mr M J Carlton

Trustee

Dated: 10 July 2023

.....
Mrs D Goodman

Trustee

Dated: 10 July 2023

Brighton & Hove Jewish Welfare Board

Independent examiner's report

To the Trustees of Brighton & Hove Jewish Welfare Board

I report on the accounts of the charity for the year ended 31 December 2022, 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 accounts. 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 accounts 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, 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 accounts 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 other matter except that referred to in the previous paragraph 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 accounts 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 accounts to be reached.

Ayres Bright Vickers Limited

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

Dated: 10 July 2023

Brighton & Hove Jewish Welfare Board

Statement of financial activities including income and expenditure account

For the year ended 31 December 2022

		Unrestricted funds	Endowment funds	Total 2022	Total 2021
	Notes	£	£	£	£
Income from:					
Donations and legacies	2	25,090	-	25,090	8,373
Charitable activities	4	38,846	-	38,846	(3,648)
Investments	5	27,106	-	27,106	25,784
Total income		91,042	-	91,042	30,509
Expenditure on:					
Charitable activities	3	47,384	4,812	52,196	55,571
Net movement on investments	9	(110,720)	-	(110,720)	59,038
Net movement in funds		(67,062)	(4,812)	(71,874)	33,976
Fund balances at 1 January 2022		1,264,048	349,169	1,613,217	1,579,241
Fund balances at 31 December 2022		1,196,986	344,357	1,541,343	1,613,217

There are no recognised gains and losses other than those passing through the profit and loss account.

The profit and loss account has been prepared on the basis that all operations are continuing operations.

Brighton & Hove Jewish Welfare Board

Balance sheet

As at 31 December 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	12	344,357		349,169	
Investments	14	1,003,188		1,113,908	
		<u>1,347,545</u>		<u>1,463,077</u>	
Current assets					
Debtors	11	1,229		2,311	
Cash at bank		195,605		159,965	
		<u>196,834</u>		<u>162,276</u>	
Creditors: amounts falling due within one year	13	<u>(3,036)</u>		<u>(12,136)</u>	
Net current assets			193,798		150,140
Total assets less current liabilities			<u>1,541,343</u>		<u>1,613,217</u>
Capital funds					
Endowment funds - general			344,357		349,169
Income funds					
Unrestricted funds			1,196,986		1,264,048
			<u>1,541,343</u>		<u>1,613,217</u>

The accounts were approved by the Trustees on 10 July 2023

.....
Mr M J Carlton
Trustee

.....
Mrs D Goodman
Trustee

Brighton & Hove Jewish Welfare Board

Notes to the financial statements

For the year ended 31 December 2022

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 accounts, 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 accounts.

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 2022

1 Accounting policies

(continued)

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 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 2022

1 Accounting policies

(continued)

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 trade and other receivables 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.

Basic financial liabilities

Basic financial liabilities, including trade and other payables, 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 receipts discounted at a market rate of interest. Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade payables are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Accounts 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 payables 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 2022

2 Donations and legacies

	2022	2021
	£	£
Donations and appeals	16,639	7,320
Legacies receivable	5,000	-
Gift aid	3,451	1,053
	<u>25,090</u>	<u>8,373</u>
Donations and appeal funds		
Donations received	1,370	2,370
Annual appeal	15,269	4,450
Contribution from Jews' Temporary Shelter	-	500
	<u>16,639</u>	<u>7,320</u>
Legacies receivable		
G Gould	5,000	-
	<u>5,000</u>	<u>-</u>

3 Charitable activities - Expenditure

	2022	2021
	£	£
Depreciation and impairment	4,812	4,812
General relief	41,996	45,258
Passover relief	760	540
TV licences	1,590	1,589
	<u>49,158</u>	<u>52,199</u>
Share of support costs (see note 10)	1,688	2,022
Share of governance costs (see note 10)	1,350	1,350
	<u>52,196</u>	<u>55,571</u>
Analysis by fund		
Unrestricted funds	47,384	50,759
Endowment funds - general	4,812	4,812
	<u>52,196</u>	<u>55,571</u>

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2022

4 Charitable activities - Income

	2022 £	2021 £
Charitable rent surplus/(deficit)	38,846	(3,648)

5 Investments

	2022 £	2021 £
Investment income	27,106	25,784

Included within investment income are the following amounts:

	£	£
Blackrock Common Investment Fund	2,418	2,139
CAF Charishare	2,279	1,364
Aegon General Investment Account	8,191	8,168
M & G Charibonds	5,719	6,498
M & G Charifund	2,213	1,973
National Westminster Bank 9% Non-Cum £1 Pref.	3,825	3,825
Schroders	2,285	1,724
Building Society	176	93
	27,106	25,784

6 Employees

There were no employees during the year.

7 Trustees

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

9 Net (losses)/gains on investments

	Total 2022 £	Total 2021 £
Revaluation of investments	(110,720)	59,038

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2022

10 Support costs

	Support costs £	Governance costs £	2022 £	2021 £	Basis of allocation
Printing and advertising	953	-	953	946	100% Charitable activities
Insurance	635	-	635	606	100% Charitable activities
Sundries	100	-	100	470	100% Charitable activities
Accountancy	-	1,350	1,350	1,350	Governance
	<u>1,688</u>	<u>1,350</u>	<u>3,038</u>	<u>3,372</u>	
Analysed between Charitable activities	<u>1,688</u>	<u>1,350</u>	<u>3,038</u>	<u>3,372</u>	

Governance costs includes payments to the auditors of £1,350 (2021 : £1,350) for independent examination fees.

11 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Other debtors	1,149	2,202
Prepayments and accrued income	80	109
	<u>1,229</u>	<u>2,311</u>

12 Tangible fixed assets

	Freehold land and buildings £
Cost	
At 1 January 2022	440,597
At 31 December 2022	<u>440,597</u>
Depreciation and impairment	
At 1 January 2022	91,428
Depreciation charged in the year	4,812
At 31 December 2022	<u>96,240</u>
Carrying amount	
At 31 December 2022	<u>344,357</u>
At 31 December 2021	<u>349,169</u>

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2022

12 Tangible fixed assets

(continued)

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

	2022 £	2021 £
Freehold	200,000	200,000

13 Creditors: amounts falling due within one year

	2022 £	2021 £
Other creditors	1,715	10,816
Accruals and deferred income	1,321	1,320
	3,036	12,136

14 Fixed asset investments

	£
Cost or valuation	
At 1 January 2022	1,113,908
Valuation changes	(110,720)
At 31 December 2022	1,003,188
Carrying amount	
At 31 December 2022	1,003,188
At 31 December 2021	1,113,908

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.

15 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2022

16 Analysis of net assets between funds

	Unrestricted funds	Endowment funds	Total
	£	£	£
Fund balances at 31 December 2022 are represented by:			
Tangible assets	-	344,357	344,357
Investments	1,003,188	-	1,003,188
Current assets	193,798	-	193,798
	<u>1,196,986</u>	<u>344,357</u>	<u>1,541,343</u>