

---

**Brighton & Hove Jewish Welfare Board**  
**Annual report and unaudited financial statements**  
**For the year ended 31 December 2023**  
**Charity registration no. 255060**

---

# Brighton & Hove Jewish Welfare Board

## Legal and administrative information

---

<b>Trustees</b>	Mr M J Carlton Mrs D Goodman Mrs A S Crook	(Appointed 21 September 2023)
<b>Charity number</b>	255060	
<b>Principal address</b>	168 Church Road Hove East Sussex BN3 2DL	
<b>Independent examiner</b>	Ayres Bright Vickers Limited Bishopstone 36 Crescent Road Worthing West Sussex BN11 1RL	
<b>Bankers</b>	Lloyds Bank plc 171-173 North Street Brighton East Sussex BN1 1GL	

---

# Brighton & Hove Jewish Welfare Board

## Contents

---

	<b>Page</b>
Notice of AGM	1
Chairman's report	2
Trustees' report	3 - 5
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the accounts	9 - 16

---

## **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 28 November 2024 at 7pm. If you wish to receive an invitation please email our Honorary Secretary, Mr. Pieter Hemsley at [dwlemmer48@hotmail.co.uk](mailto:dwlemmer48@hotmail.co.uk) by Thursday 14 November 2024.

Nominations for the Honorary Officers and Members of the Board should be sent to the Honorary Secretary by email at [dwlemmer48@hotmail.co.uk](mailto:dwlemmer48@hotmail.co.uk) by Thursday 7 November 2024, 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 2023.
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 2023**

---

This year my report is much shorter than previous years. I have had to step away from the day-to-day work of the Welfare Board due to health issues. I am hugely grateful to all my colleagues who have picked up the slack and ensured that the work of the Board and supporting those who need it most in our community has not been affected by my absence.

The Welfare Board offers vital financial assistance to those most vulnerable, either through regular subventions or with one off payments. The 'Cost of Living' crisis continues to impact people who previously were able to manage financially and further disadvantages those who were already receiving benefits and government subsidies. We hope that we are able to alleviate some of the stress that it continues to put on many in our community.

The Welfare Board's work and our community, has benefited immensely from our new Jewish Care social worker, Jodie Sacks. She has been in post almost a year and is working alongside all the welfare organisations, offering us support and guidance and can also be contacted directly and confidentially - [Jodie.Sacks@jcare.org](mailto:Jodie.Sacks@jcare.org) - by anyone in the community who would like her support.

Thank you to all those who have supported and donated to the work of the Welfare Board. Your contributions ensure that we can help as many people as possible in these challenging times. And thank you, as always, to the dedicated volunteers on the Board who give their time so generously. And special thanks this year to our secretary Pieter Helmsley and our treasury team of Gary Epstein and Marc Carlton - you have fulfilled your own roles and, very often, covered mine this year.

**Fiona Sharpe**

Chair

# Brighton & Hove Jewish Welfare Board

## Trustees' report

### For the year ended 31 December 2023

---

The trustees present their report and accounts for the year ended 31 December 2023.

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 2023. We were delighted to welcome Mrs Ann Crook as a new Trustee. Ann has been a valuable and long-standing Board member and she brings with her a depth of experience, knowledge and sound judgement.

The decision has been taken to hold all Board meetings online using Zoom but to resume face to face meetings with clients where appropriate. The Board succeeded in giving both regular and one-off financial help to many Jewish people in financial need, 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. From April these properties have been fully managed by JLiving (the largest provider of sheltered housing to the Jewish community in the UK), with input and liaison with members of the Brighton & Hove Jewish Welfare Board as and when required.

JLiving select tenants, collect rent, organise and pay for all repairs and maintenance and then account to the Brighton & Hove Jewish Welfare Board for the net surplus. The property in Westbourne Villas continues to experience structural (mainly damp) issues and has been expensive to repair and maintain. Both properties were fully tenanted throughout most of the year and produced a reasonable trading surplus.

The Jewish Home in Brighton, Hyman Fine House, has been run by Jewish Care since 1990 but became financially unviable and Jewish Care took the decision to close the facility in 2022. It transpired that, under the terms of a 1952 Trust Deed, if the Trust were to be dissolved and the Home closed and sold then the sale proceeds are to be split equally between The Brighton & Hove Jewish Welfare Board and Nightingale Hammerson.

The Trustees of Brighton & Hove Jewish Welfare Board are working with Jewish Care in an attempt to ensure that 100% of the sale proceeds of the building can be used, via the Trust, for the general welfare benefit (rather than solely residential care) of the aged and/or poor in the Brighton, Hove and Sussex Jewish community. In order to do so an application to the Charity Commission has been made to amend the objectives of the Trust, rather than to dissolve it. We have now received support from Nightingale Hammerson for this application.

The building has recently been put on the market for sale. Once the property is sold (and approval has been received from the Charity Commission), the proceeds will be held by the Brighton & Hove Jewish Home charity and there will be a new management committee established, with local representation, to coordinate how resources are used for the benefit of our community in the future.

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.

# Brighton & Hove Jewish Welfare Board

## Trustees' report (continued)

For the year ended 31 December 2023

---

### Achievements and performance

Throughout the year, Board members maintained regular face-to-face, telephone and online contact with their clients, reviewing their financial circumstances and offering additional assistance where appropriate.

Jewish Care have employed a full-time social worker (Jodie Sacks) to be based at the Brighton and Hove Jewish Centre (BHJC). She has greatly assisted the work of the Board by introducing, interviewing and generally helping potential new clients.

We currently have less clients than in previous years but they have a lower average age and generally require greater financial support.

The Board maintained and improved its two freehold properties thereby enabling our charity to provide subsidised housing to eight tenants.

### Financial review

In 2023 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 £16,080 (2022 surplus: £43,658).

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 £1,594,521 (2022: £1,541,343).

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 2023

---

### 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 D Goodman	
Mrs M Book	(Deceased 17 April 2023)
Mrs A S Crook	(Appointed 21 September 2023)

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 Y Breuer	Mrs A Crook
Mrs S Crown	Mrs L Graham
Ms T Lipson (Resigned 06 September 2023)	Dr M Rosenberg
Mr D Shinegold (Appointed 21 September 2023)	

There were no disclosable related party transactions during the year (2022 - none).

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

**Mr M J Carlton**  
Trustee  
Dated:6 August 2024

**Mrs D Goodman**  
Trustee  
Dated:6 August 2024

**Mrs A S Crook**  
Trustee  
Dated:6 August 2024



# 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 2023, which are set out on pages 7 to 16.

#### 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: 6 August 2024

# Brighton & Hove Jewish Welfare Board

## Statement of financial activities including income and expenditure account

For the year ended 31 December 2023

	Notes	Unrestricted funds £	Endowment funds £	Total 2023 £	Total 2022 £
<b><u>Income from:</u></b>					
Donations and legacies	2	9,194	-	9,194	25,090
Charitable activities	4	16,854	-	16,854	38,846
Investments	5	33,111	-	33,111	27,106
<b>Total income</b>		59,159	-	59,159	91,042
<b><u>Expenditure on:</u></b>					
Charitable activities	3	43,079	4,812	47,891	52,196
Net movement on investments	8	41,910	-	41,910	(110,720)
<b>Net movement in funds</b>		57,990	(4,812)	53,178	(71,874)
Fund balances at 1 January 2023		1,196,986	344,357	1,541,343	1,613,217
<b>Fund balances at 31 December 2023</b>		1,254,976	339,545	1,594,521	1,541,343

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 2023

	Notes	2023 £	£	2022 £	£
<b>Fixed assets</b>					
Tangible assets	11	339,545		344,357	
Investments	13	1,045,098		1,003,188	
		<u>1,384,643</u>		<u>1,347,545</u>	
<b>Current assets</b>					
Debtors	10	7,195		1,229	
Cash at bank		204,003		195,605	
		<u>211,198</u>		<u>196,834</u>	
<b>Creditors: amounts falling due within one year</b>	12	(1,320)		(3,036)	
Net current assets		<u>209,878</u>		<u>193,798</u>	
<b>Total assets less current liabilities</b>		<u>1,594,521</u>		<u>1,541,343</u>	
<b>Capital funds</b>					
Endowment funds - general		339,545		344,357	
<b>Income funds</b>					
Unrestricted funds		1,254,976		1,196,986	
		<u>1,594,521</u>		<u>1,541,343</u>	

The accounts were approved by the Trustees on 6 August 2024

Mr M J Carlton  
Trustee

Mrs D Goodman  
Trustee

Mrs A S Crook  
Trustee

# Brighton & Hove Jewish Welfare Board

## Notes to the financial statements

For the year ended 31 December 2023

---

### 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 2023

---

### 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
-----------------------------	------------------

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 2023

---

### 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 2023

### 2 Donations and legacies

	2023	2022
	£	£
Donations and appeals	9,194	16,639
Legacies receivable	-	5,000
Gift aid	-	3,451
	<u>9,194</u>	<u>25,090</u>
<b>Donations and appeal funds</b>		
Donations received	6,939	1,370
Annual appeal	2,255	15,269
	<u>9,194</u>	<u>16,639</u>
<b>Legacies receivable</b>		
G Gould	-	5,000
	<u>-</u>	<u>5,000</u>

### 3 Charitable activities - Expenditure

	2023	2022
	£	£
Depreciation and impairment	4,812	4,812
General relief	35,341	41,996
Passover relief	800	760
TV licences	1,272	1,590
Donation to Helping Hands	1,980	-
	<u>44,205</u>	<u>49,158</u>
Share of support costs (see note 9)	2,216	1,688
Share of governance costs (see note 9)	1,470	1,350
	<u>47,891</u>	<u>52,196</u>
<b>Analysis by fund</b>		
Unrestricted funds	43,079	47,384
Endowment funds - general	4,812	4,812
	<u>47,891</u>	<u>52,196</u>

# Brighton & Hove Jewish Welfare Board

## Notes to the financial statements (continued)

For the year ended 31 December 2023

### 4 Charitable activities - Income

	2023 £	2022 £
Charitable rent surplus/(deficit)	16,854	38,846

### 5 Investments

	2023 £	2022 £
Investment income	32,228	26,930
Interest receivable	883	176
	33,111	27,106

Included within investment income are the following amounts:

	£	£
Blackrock Common Investment Fund	3,011	2,419
CAF Charishare	1,509	2,279
Aegon General Investment Account	8,637	8,191
M & G Charibonds	10,398	5,719
M & G Charifund	2,279	2,213
National Westminster Bank 9% Non-Cum £1 Pref.	3,825	3,825
Schroders	2,569	2,285
Bank & Building Society interest	883	175
	33,111	27,106

### 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.



# Brighton & Hove Jewish Welfare Board

## Notes to the financial statements (continued)

For the year ended 31 December 2023

### 8 Net (losses)/gains on investments

	Total 2023 £	Total 2022 £
Revaluation of investments	41,910	(110,720)

### 9 Support costs

	Support costs £	Governance costs £	2023 £	2022 £	Basis of allocation
Printing and advertising	956	-	956	953	100% Charitable activities
Insurance	624	-	624	635	100% Charitable activities
Sundries	54	-	54	100	100% Charitable activities
Legal fees	582	-	582	-	100% Charitable activities
Accountancy	-	1,470	1,470	1,350	Governance
	<u>2,216</u>	<u>1,470</u>	<u>3,686</u>	<u>3,038</u>	
Analysed between Charitable activities	<u>2,216</u>	<u>1,470</u>	<u>3,686</u>	<u>3,038</u>	

Governance costs includes payments to the auditors of £1,470 (2022 : £1,350) for independent examination fees.

### 10 Debtors

	2023 £	2022 £
<b>Amounts falling due within one year:</b>		
Other debtors	7,115	1,149
Prepayments and accrued income	80	80
	<u>7,195</u>	<u>1,229</u>

# Brighton & Hove Jewish Welfare Board

## Notes to the financial statements (continued)

For the year ended 31 December 2023

### 11 Tangible fixed assets

	Freehold land and buildings £
<b>Cost</b>	
At 1 January 2023	440,597
At 31 December 2023	440,597
<b>Depreciation and impairment</b>	
At 1 January 2023	96,240
Depreciation charged in the year	4,812
At 31 December 2023	101,052
<b>Carrying amount</b>	
At 31 December 2023	339,545
At 31 December 2022	344,357

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

	2023 £	2022 £
Freehold	200,000	200,000

### 12 Creditors: amounts falling due within one year

	2023 £	2022 £
Other creditors	-	1,715
Accruals and deferred income	1,320	1,321
	1,320	3,036

# Brighton & Hove Jewish Welfare Board

## Notes to the financial statements (continued)

For the year ended 31 December 2023

### 13 Fixed asset investments

	£
<b>Cost or valuation</b>	
At 1 January 2023	1,003,188
Valuation changes	41,910
	<hr/>
At 31 December 2023	1,045,098
	<hr/>
<b>Carrying amount</b>	
At 31 December 2023	1,045,098
	<hr/>
At 31 December 2022	1,003,188
	<hr/>

#### 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.

### 14 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

### 15 Analysis of net assets between funds

	Unrestricted funds	Endowment funds	Total
	£	£	£
Fund balances at 31 December 2023 are represented by:			
Tangible assets	-	339,545	339,545
Investments	1,045,098	-	1,045,098
Current assets	209,878	-	209,878
	<hr/>	<hr/>	<hr/>
	1,254,976	339,545	1,594,521
	<hr/>	<hr/>	<hr/>