
Brighton & Hove Jewish Welfare Board
Annual report and unaudited financial statements
For the year ended 31 December 2024
Charity registration no. 255060

Brighton & Hove Jewish Welfare Board

Legal and administrative information

Trustees	Mr M J Carlton Mrs D Goodman Mrs A S Crook
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 Monday 8 September 2025 at 7pm. If you wish to receive an invitation please email our Honorary Secretary, Mr. Pieter Hemsley at delemmer48@hotmail.co.uk by Thursday 14 August 2025.

Nominations for the Honorary Officers and Members of the Board should be sent to the Honorary Secretary by email at delemmer48@hotmail.co.uk by Thursday 14 August 2025, 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 2024.
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 2024

Once again I have the privilege, as Chairman, to share an update on the work of the Brighton and Hove Jewish Welfare Board. The Welfare Board has existed since 1846 to support those in our community who need financial assistance. We are here as guardians of communal funds to ensure they are distributed to those in need.

Over the years our remit has expanded to fit the needs of our clients. We help with TV licenses, school uniforms, disability aids and offer regular subventions to those who struggle to make ends meet on an ongoing basis. We are able to offer one-off assistance too, for those unexpected financial needs. We hope that our support can often be a transition to help people get back into work or through a difficult time. And all of our work is done respecting the dignity of our clients and ensuring full confidentiality for anyone applying for our assistance.

We have been very lucky that for the last year we have had the added support and guidance of Jodie Sacks, our Jewish Care community social worker, who has been able to help with assessments, signposting to additional statutory services and also those within the wider Jewish community. Jodie is a huge asset to our community and we are very grateful to her for her input.

My great thanks to Pieter Helmsley, who has acted as our Board secretary for the last three years. Pieter has been a huge help to me personally over the last year while I was unwell and has supported the Board with some new policies and updates. He is sadly now stepping down to concentrate on other roles, so if you are interested in joining us, please do get in touch. My thanks also to all the members of the Board who work tirelessly to support those most vulnerable in our community, with particular thanks to our Treasury team - Gary Epstein and Marc Carlton - who ensure that monies are paid in a timely fashion to all our clients so that no one has to wait on money and also ensure that our investments are well managed so that our funds will continue to be available for as long as we have clients.

Please do get in touch with us if you would like to join the Board, would like to make a donation that will go directly to helping those who need it most or, if you need some assistance. We are here to ensure there is no one struggling financially in our community.

Thank you to all those in the community who have supported our work over the last year. Please know that your contributions have made life better for others.

Fiona Sharpe

Chair

Brighton & Hove Jewish Welfare Board

Trustees' report

For the year ended 31 December 2024

The trustees present their report and accounts for the year ended 31 December 2024.

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 2024. 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. Since April 2023 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.

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 but the significant repair costs, combined with rent arrears, meant that the properties produced a trading deficit.

The Jewish Home in Brighton, Hyman Fine House, was closed by Jewish Care in 2022. A sale of the building was agreed in late 2024 and completed in January 2025. The building is owned by a Trust and application is pending with the Charity Commission to change the terms of the Trust so that the sale proceeds can be used for the general welfare benefit (rather than solely residential care) of the Brighton, Hove and Sussex Jewish community. Jewish Care will remain as the sole corporate trustee with the money managed by a small committee of stakeholders from within the community, to provide social care for the Jewish community in Brighton, Hove and Sussex.

The Board's constitution was reviewed and amended in November 2024 to better reflect the number of members and the modern working practices of the charity.

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 2024

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 employ a full-time social worker (Jodie Sacks) who is based at the Brighton and Hove Jewish Community Hub (BNJC). 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 2024 our income from investments, properties and donations was less than the cost of our charitable activities and this year we had a cash flow deficit of £38,561 (2023 surplus: £16,080).

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 £1,573,600 (2023 : £1,594,521).

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 2024

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, 23 May 2002 and 28 November 2024).

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 A S Crook

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
Dr M Rosenberg	Mr D Shinegold
Mr J Lever (appointed 28 November 2024)	Mrs D Goodman (appointed 28 November 2024).

There were no disclosable related party transactions during the year (2023 - none).

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

Mr M J Carlton
Trustee
Dated:10 June 2025

Mrs D Goodman
Trustee
Dated:10 June 2025

Mrs A S Crook
Trustee
Dated:10 June 2025

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 2024, 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: 10 June 2025

Brighton & Hove Jewish Welfare Board

Statement of financial activities including income and expenditure account

For the year ended 31 December 2024

	Notes	Unrestricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
<u>Income from:</u>					
Donations and legacies	2	5,677	-	5,677	9,194
Charitable activities	4	(26,753)	-	(26,753)	16,854
Investments	5	39,928	-	39,928	33,111
Total income		18,852	-	18,852	59,159
<u>Expenditure on:</u>					
Charitable activities	3	57,413	4,812	62,225	47,891
Net movement on investments	8	22,452	-	22,452	41,910
Net movement in funds		(16,109)	(4,812)	(20,921)	53,178
Fund balances at 1 January 2024		1,254,976	339,545	1,594,521	1,541,343
Fund balances at 31 December 2024		1,238,867	334,733	1,573,600	1,594,521

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 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	11	334,733		339,545	
Investments	13	1,127,550		1,045,098	
		<u>1,462,283</u>		<u>1,384,643</u>	
Current assets					
Debtors	10	4,464		7,195	
Cash at bank		108,173		204,003	
		<u>112,637</u>		<u>211,198</u>	
Creditors: amounts falling due within one year	12	(1,320)		(1,320)	
Net current assets		<u>111,317</u>		<u>209,878</u>	
Total assets less current liabilities		<u>1,573,600</u>		<u>1,594,521</u>	
Capital funds					
Endowment funds - general		334,733		339,545	
Income funds					
Unrestricted funds		1,238,867		1,254,976	
		<u>1,573,600</u>		<u>1,594,521</u>	

The accounts were approved by the Trustees on 10 June 2025

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 2024

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, 23 May 2002 and 28 November 2024).

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 2024

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 2024

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 2024

2 Donations and legacies

	2024	2023
	£	£
Donations and appeals	3,941	9,194
Legacies receivable	500	-
Gift aid	1,236	-
	<u>5,677</u>	<u>9,194</u>
Donations and appeal funds		
Donations received	1,148	6,939
Annual appeal	2,793	2,255
	<u>3,941</u>	<u>9,194</u>
Legacies receivable		
S Levine	500	-
	<u>500</u>	<u>-</u>

3 Charitable activities - Expenditure

	2024	2023
	£	£
Depreciation and impairment	4,812	4,812
General relief	48,744	37,321
Passover relief	850	800
TV licences	1,176	1,272
Donation to Helping Hands	2,580	-
	<u>58,162</u>	<u>44,205</u>
Share of support costs (see note 9)	2,503	2,216
Share of governance costs (see note 9)	1,560	1,470
	<u>62,225</u>	<u>47,891</u>
Analysis by fund		
Unrestricted funds	57,413	43,079
Endowment funds - general	4,812	4,812
	<u>62,225</u>	<u>47,891</u>

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2024

4 Charitable activities - Income

	2024 £	2023 £
Charitable rent (deficit)/surplus	(26,753)	16,854

5 Investments

	2024 £	2023 £
Investment income	33,700	32,228
Interest receivable	6,228	883
	<u>39,928</u>	<u>33,111</u>

Included within investment income are the following amounts:

	£	£
Blackrock Common Investment Fund	2,630	3,011
CAF Charishare	-	1,509
Aegon General Investment Account	9,433	8,637
M & G Charibonds	12,737	10,398
M & G Charifund	2,399	2,279
National Westminster Bank 9% Non-Cum £1 Pref.	3,825	3,825
Schroders	2,676	2,569
Bank & Building Society interest	6,228	883
	<u>39,928</u>	<u>33,111</u>

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 2024

8 Net (losses)/gains on investments

	Total 2024 £	Total 2023 £
Revaluation of investments	22,452	41,910

9 Support costs

	Support costs £	Governance costs £	2024 £	2023 £	Basis of allocation
Printing and advertising	1,115	-	1,115	956	100% Charitable activities
Insurance	648	-	648	624	100% Charitable activities
Sundries	490	-	490	54	100% Charitable activities
Legal fees	250	-	250	582	100% Charitable activities
Accountancy	-	1,560	1,560	1,470	Governance
	2,503	1,560	4,063	3,686	
Analysed between Charitable activities	2,503	1,560	4,063	3,686	

Governance costs includes payments to the auditors of £1,560 (2023 : £1,470) for independent examination fees.

10 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	4,378	7,115
Prepayments and accrued income	86	80
	4,464	7,195

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2024

11 Tangible fixed assets

	Freehold land and buildings £
Cost	
At 1 January 2024	440,597
At 31 December 2024	440,597
Depreciation and impairment	
At 1 January 2024	101,052
Depreciation charged in the year	4,812
At 31 December 2024	105,864
Carrying amount	
At 31 December 2024	334,733
At 31 December 2023	339,545

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

	2024 £	2023 £
Freehold	200,000	200,000

12 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	1,320	1,320

Brighton & Hove Jewish Welfare Board

Notes to the financial statements (continued)

For the year ended 31 December 2024

13 Fixed asset investments

	£
Cost or valuation	
At 1 January 2024	1,045,098
Additions	80,000
Valuation changes	22,452
Disposals	(20,000)
	<hr/>
At 31 December 2024	1,127,550
	<hr/>
Carrying amount	
At 31 December 2024	1,127,550
	<hr/>
At 31 December 2023	1,045,098
	<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 (2023 - none).

15 Analysis of net assets between funds

	Unrestricted funds	Endowment funds	Total
	£	£	£
Fund balances at 31 December 2024 are represented by:			
Tangible assets	-	334,733	334,733
Investments	1,127,550	-	1,127,550
Current assets	111,317	-	111,317
	<hr/>	<hr/>	<hr/>
	1,238,867	334,733	1,573,600
	<hr/>	<hr/>	<hr/>