

MANCHESTER JEWISH COMMUNITY CARE

England & Wales · Charity number 257238

Details

Other names	MANCHESTER JEWISH BLIND SOCIETY, NICKY ALLIANCE DAY CENTRE
Status	Registered
Legal form	Other
Company number	05105654
Registered	1968-11-07
Register	View on the Charity Commission register

Contact

Address	85 Middleton Road Crumpsall Manchester M8 4JY
Phone	01617400111
Email	info@mjcc.org.uk
Website	www.thenicky.org.uk

Activities

Objects: TO ASSIST IN ANY ONE OR MORE OF THE WAYS MENTIONED BELOW OF THOSE MEMBERS OF THE JEWISH FAITH (TOGETHER WITH THEIR DEPENDENTS) WHO ARE TOTALLY BLIND OR REGISTERED BLIND OR PARTIALLY SIGHTED OR PHYSICALLY HANDICAPPED OR ANY OTHER CATEGORY OF INDIVIDUAL WHO THE COUNCIL SHALL FROM TIME TO TIME DEEM TO BE IN NEED OF SUCH ASSISTANCE: A) BY THE PROVISION BY THE SOCIETY ALONE OR IN CONJUNCTION WITH OTHER APPROPRIATE BODIES OF THE SOCIAL RESIDENTIAL AND DAY CENTRE SERVICES AND OTHER APPROPRIATE FACILITIES. B) BY PROVIDING WEEKLY OR PERIODIC FINANCIAL ASSISTANCE OR GIFTS IN KIND IN CASE OF NEED BY WAY OF GRANT, PENSION OR LOAN OF SUCH AMOUNT OR AMOUNTS AS MAY BE FROM TIME TO TIME DETERMINED BY THE COUNCIL. C) BY THE PROVISION ALONE OR IN CONJUNCTION WITH THE OTHER APPROPRIATE BODIES OF WELFARE SERVICES OF ALL KINDS. D) BY ANY AND ALL OTHER MEANS CONSISTENT WITH THE FOREGOING MAIN OBJECTS OF THE SOCIETY.

Activities: Day centre for Jewish elderly, blind and physically disabled people or any other category of individual who is deemed to be in need of such assistance. Serving the community with physical, social & emotional care.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, Religious Activities, Arts/culture/heritage/science
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** MANCHESTER AND DISTRICT
- Cheshire East
- Cheshire West & Chester
- Lancashire
- Manchester City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£530,035	£574,016	£1,380,621	12
2023-12-31	£404,646	£567,447	-	-
2022-12-31	£338,073	£545,479	-	-
2021-12-31	£476,210	£468,913	-	-
2020-12-31	£647,710	£527,153	£1,757,881	6

Trustees

Name	Role	Appointed
BRIAN WHITE		
Benjamin Ellis Senior		2024-12-30
JEFFREY MICHAEL LEWIS		
Michael David Hart		2024-12-30
Michael Moore		2013-05-13

Linked charities

- MANCHESTER JEWISH COMMUNITY CARE (257238-1)

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2024
for
Manchester Jewish Community Care

R Zoltie & Co
Suite 43
Flexspace
Manchester Road
Bolton
BL3 2NZ

Manchester Jewish Community Care

**Contents of the Financial Statements
for the Year Ended 31 December 2024**

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Cash Flow Statement	9
Notes to the Cash Flow Statement	10
Notes to the Financial Statements	11 to 18
Detailed Statement of Financial Activities	19 to 20

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2024

The Management Council presents its report and financial statements for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: Manchester Jewish Community Care

Charity registration number: 257238

Company registration number: 5105654

Registered Office and Operational address
85 Middleton Road
Manchester
M8 4JY

Life President: Nigel Alliance OBE

Vice Presidents:
L Ronnie Levene
Lillian Simons
Brian White

Chaplain: Rabbi Daniel Walker

Management Council

Michael Moore
Benjamin Senior
Michael Hart
Jeff Lewis
Margaret Clarke
Judith Fiddler
L Ronald Levene
David Lewis
Brian White

Chairman
Vice Chairman
Hon Treasurer
Hon Secretary
Executive member
Executive member
Executive member
Executive member

Directors:

Michael Hart
L Ronnie Levene
Jeff Lewis
Michael Moore
Benjamin Senior
Brian White

Company Secretary:

Jeff Lewis

Senior Management Team:

David S Delew OBE MBA
Karen Grant

Chief Executive
Centre Manager

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity as laid down in the Memorandum of Association of Manchester Jewish Community Care (referred to in this report as "MJCC" or "The Charity") are the assistance of those members of the Jewish faith who are visually impaired, physically disabled or any other category of individual who is deemed to be in need of such assistance. The Centre is used four days per week and is constantly looking to receive new members. There is a clear need for the continued provision of care in the community enabling our members to maintain their independence with the facilities that are provided.

The charity employs 12 paid full and part time members of staff who undertake care and administration responsibilities. In addition to the above over 150 unpaid volunteers are involved in our work, and we would not be able to function without them. The volunteers give the equivalent of over 12,000 hours per annum of their time which would cost the charity in excess of £200,000 each year

A list of areas in which we use volunteers is as follows:

Running Day-Centre activities	Organising activity programmes
Serving meals and refreshments	Assisting in the Art Room
Running the Talking Newspaper	Staffing the reception desk
Running the convenience shop	Computer lessons
Delivering meals-on-wheels	Acting as escorts on transport

In order to achieve its objectives, the charity has used all reasonable methods to promote and enhance the facilities of the charity. We are currently trying to promote a policy of increased fundraising and a search for new volunteers and a marketing drive to encourage more day centre members.

The Talking newspaper, a joint project between Manchester Jewish Community Care and the League of Jewish Women, run by volunteers, continues to provide audio recordings of the weekly Jewish Telegraph newspaper and excerpts from the weekly Jewish Chronicle free of charge.

How Our Activities Achieve Public Benefit

The Charity carries out a wide range of activities in pursuance of its charitable aims. The directors consider that these activities below provided benefit both to those who attend our Day Centre and the wider community.

Day Care: The Centre is open on a Monday to Thursday from 9.30am to 3.30pm. Providing a wide range of stimulating activities including art class, yoga, computer lessons, keep fit, live entertainment and discussion groups. There is also a hairdressing salon, convenience shop and a visiting chiropodist. A kosher hot 3 course lunch under Manchester Beth Din supervision is also provided.

Meals on Wheels: Kosher meals under the supervision of Manchester Beth Din are sent out twice a week to housebound members of the community or to those who are unable to cook for themselves.

Bathing Service: We offer a culturally sensitive, dignified bathing service in our specially adapted bathroom to those who are unable to bathe themselves.

Northern Jewish Talking Newspaper (NJTN): The NJTN is a joint venture between MJCC and the League of Jewish Women. Newspaper articles are recorded and are sent out weekly on a memory stick to be played on specially adapted devices.

Community Centre/Other Organisations: The Centre rents out offices to the Jewish Housing Association and two other confidential Jewish counselling services. Care Concern use available spare offices on an ad-hoc basis free of charge for counselling services.

STRATEGIC REPORT

Achievement and performance

Charitable activities

The charity continues to meet all of its objectives. Referrals continue to be constant but potential users are often leaving it too late to attend and are very frail at their first visit often not being able to attend for long.

STRATEGIC REPORT

Financial review

Financial position

2024 was undoubtedly a difficult year following the stability restoration activity in the previous year. Costs increases had continued to accelerate during the year, driven by increases in staffing costs, food and energy. Underlying revenue declined by approximately 10% with lower general donation income than the previous year. This was counterbalanced by a hugely successful crowdfunding event which raised £148,000. Total spend was similar to the previous year, reflecting the tremendous work undertaken to compensate for the pressure on costs of our unavoidable spend. The difference was again bridged by further significant reduction in the level of reserves as £101,000 was drawn down during the year. There were encouraging signs at the end of the year in the performance of our investments which had started to recover some lost ground. The investment committee have been guided by the Rathbones Group plc and have continued to adopt a prudent approach for the charity. Fundraising activity has had an increased focus largely driven by younger members of the executive committee and some exciting new events are planned.

Financial Review

Reserves policy.

The directors have examined the needs, risks and challenges faced by the charity in both the short and medium term, along with relevant financial forecasts and have formulated a policy to meet those needs. It intends to review this policy at least annually. The directors believe that to maintain a target level of free reserves equal to 9 months operating expenses is appropriate at the current time.

Previous concerns expressed about the level of risk to the charity in the event of a significant drop in funding, have been alleviated by a more muscular approach to fundraising. Whilst the level of reserves has reduced, fundraising plans for 2025 indicate a level budget can be achieved. Therefore, at present levels, the directors feel that the current activities of the charity can safely continue for the next year and the immediate future. There will, however, need to be ongoing vigilance on controlling costs and staffing levels.

Future plans

* Increasing Member Attendance

Utilising a number of new initiatives to raise awareness of the services offered by MJCC, the management will look to increase the number of new users using the facilities including day care users, meals on wheels and Talking Newspaper. A significant increase in Social Media postings is now being used to engage members of the community, who in turn are hoped to encourage parents and grandparents to attend The Nicky. The postings will highlight the fun activities held on-site, as well as the increased day trips for members and fundraising events.

* Additional Member Activities

Through regular engagement with centre users and staff, there will be a significant increase in day trips and activities for members.

* Identifying Additional Opportunities for Use of Building

Recognising that the centre has the capacity to hold activities outside of regular hours and weekends, the organisation will look to welcome other organisations and activity groups to utilise the resources available. The Nicky supper club event held monthly with external speakers will continue. An increase in private events i.e. Bar Mitzvah parties and Sheva Brachot (dinners held for newly married couples) is expected, and we will continue to further promote available event space.

* Increasing Users of Talking Newspapers

There are significant opportunities to increase the circulation of the Talking Newspapers. This will be done through an awareness programme utilising social media as well as through local opticians, GP surgeries, synagogues etc. We will continue to look for opportunities to collaborate with other local talking newspapers.

* Increasing Fundraising to reduce reliance on reserves

Much emphasis will be placed on raising funds for the organisation to enable and thereby rely less on its reserves. A strategy to engage with significantly more charitable trusts will be introduced as well as seeking out opportunities to obtain grants from relevant organisations and local authorities.

An increased number of fundraising events are planned for 2025/26, including our Annual Telethon, Golf Tournament, large event with a well-known speaker, as well as smaller locally hosted events. We will continue our relationship with Property Poker Network (PPN) where the organisation is the sole recipient of funds raised at their events.

We will continue to promote the subscription donation page (Donate the cost of a coffee on a regular basis). A large crowdfunding campaign, which raised significant funds in 2024 for the organisation, will be repeated in 2026.

* Collaboration with other organisations

Opportunities to collaborate with other local charitable organisations will be sought out to identify opportunities for better supporting current and new members.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 19 April 2004. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. The directors review these governing documents on an annual basis.

The charity was an unincorporated association up to 31 December 2004 also called Manchester Jewish Community Care (formerly Manchester Jewish Blind Society) and with the same charity registration number of 257238. With effect from 1 January 2005, the assets and undertaking of Manchester Jewish Community Care (formerly Manchester Jewish Blind Society), including all activities carried out by the charity, were transferred as a going concern to Manchester Jewish Community Care (company limited by guarantee). This transfer was made with the approval of the Charity Commissioners (by letter 21 December 2004).

In accordance with the Articles of Association, the overall management of the charity is vested in the Management Council. All members of the Council (maximum 27) are elected for a period of three years. At the end of the three-year period, they are eligible for re-election, if they so wish.

The day-to-day administration of MJCC's operations is delegated to the CEO.

The Management Council appoints an Executive which includes the directors and other ex-officio Honorary Officers as appointed from time to time. The Executive is responsible for the day-to-day management of the charity and is viewed by the charity as the body of managing directors. The Executive meets as and when required by the chairman and decides policies which are communicated to the Council at Council meetings which are held four times a year.

Investment powers are delegated to an Investment Committee which authorises Rathbones Brothers to act on its behalf. The Investment Committee meets with their representative to decide investment strategy.

All directors are familiar with the practical work of the charity. Any new director is fully briefed by the Executive on all aspects of the charity, including its operational framework, future plans and objectives and current financial position.

On the recommendation of the Charity Commission, the charity has established the following measures in respect of eligibility: -

" A comprehensive self-declaration of eligibility to act as a director for all directors to sign.

" A comprehensive self-declaration of eligibility to act as a Management Council and Executive member for all new members to sign, " Terms of Reference for all members of the Executive and the Investment Committee

The directors examine any major risks that the organisation faces each financial year when preparing and updating the strategic plans. These include operational, governance, external and compliance risks, as well as financial risks. The Directors have not identified any major risks, but should they occur, they will establish systems to mitigate these risks.

The charity works closely with a large number of fellow charities in order to pursue its objectives and, where appropriate, to ensure that there is no duplication of services. Principal amongst these are:

Federation of Jewish Services (The Fed)
Manchester Jewish Housing Association
Royal National Institute for the Blind
Care Concern
Jewish Leadership Council Strategic Group

Manchester Jewish Representative Council
League of Jewish Women
Focus Foundation
Langdon College
Migdal Emunah

Many of the above use the charity's building to share resources. In addition, the charity also works in partnership with the Social Services Departments of Manchester, Bury and Salford Local Authorities.

Report of the Trustees
for the Year Ended 31 December 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers:

Barclays Bank Plc
City Centre Business Office
P O Box 357
51 Mosley Street
Manchester
M60 2AU

Solicitors:

Kuits
3 St Mary's Parsonage
Manchester
M3 2RD

Independent Examiner:

R Zoltie CA
R Zoltie & Co
Suite 43
Flexspace
Manchester Road
Bolton
BL3 2NZ

Investment Advisers

Rathbone Investment Management
8 Finsbury Circus
London
EC2M 7AZ

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 20-8-25..... and signed on the board's behalf by:



.....
M Moore - Trustee

**Independent Examiner's Report to the Trustees of
Manchester Jewish Community Care**

Independent examiner's report to the trustees of Manchester Jewish Community Care ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



R Zoltie CA
The Institute of Chartered Accountants of Scotland

R Zoltie & Co
Suite 43
Flexspace
Manchester Road
Bolton
BL3 2NZ

Date: 20-8-25

Manchester Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	320,372	-	320,372	197,512
Charitable activities	5				
Charitable activities		139,994	-	139,994	137,796
Other trading activities	3	45,468	-	45,468	38,869
Investment income	4	24,201	-	24,201	30,469
Total		<u>530,035</u>	<u>-</u>	<u>530,035</u>	<u>404,646</u>
EXPENDITURE ON					
Raising funds	6	63,917	-	63,917	54,307
Charitable activities	7				
Charitable activities		509,420	679	510,099	571,733
Governance		-	-	-	(57,914)
Total		<u>573,337</u>	<u>679</u>	<u>574,016</u>	<u>568,126</u>
Net gains on investments		<u>17,228</u>	<u>-</u>	<u>17,228</u>	<u>4,596</u>
NET INCOME/(EXPENDITURE)		(26,074)	(679)	(26,753)	(158,884)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,388,374</u>	<u>19,000</u>	<u>1,407,374</u>	<u>1,566,258</u>
TOTAL FUNDS CARRIED FORWARD		<u>1,362,300</u>	<u>18,321</u>	<u>1,380,621</u>	<u>1,407,374</u>

The notes form part of these financial statements

Manchester Jewish Community Care

Balance Sheet
31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	13	513,732	18,321	532,053	552,891
Investments	14	<u>833,291</u>	<u>-</u>	<u>833,291</u>	<u>869,839</u>
		1,347,023	18,321	1,365,344	1,422,730
CURRENT ASSETS					
Stocks	15	-	-	-	320
Debtors	16	2,110	-	2,110	1,250
Prepayments and accrued income		9,206	-	9,206	10,103
Cash at bank and in hand		<u>32,672</u>	<u>-</u>	<u>32,672</u>	<u>7,517</u>
		43,988	-	43,988	19,190
CREDITORS					
Amounts falling due within one year	17	<u>(22,303)</u>	<u>-</u>	<u>(22,303)</u>	<u>(33,646)</u>
NET CURRENT ASSETS		<u>21,685</u>	<u>-</u>	<u>21,685</u>	<u>(14,456)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,368,708	18,321	1,387,029	1,408,274
ACCRUALS AND DEFERRED INCOME	19	<u>(6,408)</u>	<u>-</u>	<u>(6,408)</u>	<u>(900)</u>
NET ASSETS		<u>1,362,300</u>	<u>18,321</u>	<u>1,380,621</u>	<u>1,407,374</u>
FUNDS	20				
Unrestricted funds				1,362,300	1,388,374
Restricted funds				<u>18,321</u>	<u>19,000</u>
TOTAL FUNDS				<u>1,380,621</u>	<u>1,407,374</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2024.

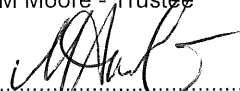
The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 20-8-25 and were signed on its behalf by:


.....
M Moore - Trustee


.....
M Hart - Trustee

The notes form part of these financial statements

Manchester Jewish Community Care

Balance Sheet - continued
31 December 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(27,119)</u>	<u>(110,150)</u>
Net cash used in operating activities		<u>(27,119)</u>	<u>(110,150)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(9,661)	(11,997)
Purchase of fixed asset investments		(140,459)	(300,731)
Net cash drawn/(invested)		40,277	(7,028)
Sale of fixed asset investments		<u>162,117</u>	<u>427,949</u>
Net cash provided by investing activities		<u>52,274</u>	<u>108,193</u>
Change in cash and cash equivalents in the reporting period		25,155	(1,957)
Cash and cash equivalents at the beginning of the reporting period		<u>7,517</u>	<u>9,474</u>
Cash and cash equivalents at the end of the reporting period		<u><u>32,672</u></u>	<u><u>7,517</u></u>

The notes form part of these financial statements

Manchester Jewish Community Care

Notes to the Cash Flow Statement
for the Year Ended 31 December 2024

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024 £	2023 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(26,753)	(158,884)
Adjustments for:		
Depreciation charges	30,499	32,017
Gain on investments	(17,228)	(4,596)
Decrease in stocks	320	-
(Increase)/decrease in debtors	(10,066)	2,872
(Decrease)/increase in creditors	(3,891)	18,441
Net cash used in operations	<u>(27,119)</u>	<u>(110,150)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.24 £	Cash flow £	At 31.12.24 £
Net cash			
Cash at bank and in hand	<u>7,517</u>	<u>25,155</u>	<u>32,672</u>
	<u>7,517</u>	<u>25,155</u>	<u>32,672</u>
Total	<u>7,517</u>	<u>25,155</u>	<u>32,672</u>

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
General donations	13,128	64,545
Box collections	1,831	2,026
Legacies	68,731	58,817
Gift aid	7,990	20,032
Rosh Hashonah appeal	20,979	18,692
Telethon appeal	14,331	24,896
Pesach appeal	7,979	7,641
Poker evening	27,962	863
Charity Extra Campaign	148,534	-
Golf day	8,907	-
Carried forward	320,372	197,512

Manchester Jewish Community Care
Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

2. DONATIONS AND LEGACIES - continued

	2024	2023
	£	£
Brought forward	<u>320,372</u>	<u>197,512</u>
	<u>320,372</u>	<u>197,512</u>

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Committees, events & room hire	31,750	25,245
Shop and merchandise income	4,738	6,283
Catering	3,223	2,474
Sundry income	2,248	1,730
Plaques	810	650
Sensory garden	280	-
The Supper club	<u>2,419</u>	<u>2,487</u>
	<u>45,468</u>	<u>38,869</u>

4. INVESTMENT INCOME

	2024	2023
	£	£
Dividend and gilt interest	21,597	30,469
Bank & other interest	<u>2,604</u>	<u>-</u>
	<u>24,201</u>	<u>30,469</u>

5. INCOME FROM CHARITABLE ACTIVITIES

		2024	2023
		£	£
Grants	Activity		
	Charitable activities	11,859	9,188
Bury Metro	Charitable activities	14,255	20,265
Fees for day centre care	Charitable activities	91,794	83,648
Soup kitchen - meals on wheels	Charitable activities	<u>22,086</u>	<u>24,695</u>
		<u>139,994</u>	<u>137,796</u>

Grants received, included in the above are:

ELMCF	£3540
CST	£8319
	<u>11,859</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

6. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Staff costs	17,773	15,805
Sundry fundraising costs	<u>7,799</u>	<u>4,820</u>
	<u>25,572</u>	<u>20,625</u>

Other trading activities

	2024	2023
	£	£
Purchases	3,338	4,197
Staff costs	<u>28,133</u>	<u>21,794</u>
	<u>31,471</u>	<u>25,991</u>

Investment management costs

	2024	2023
	£	£
Investment management costs	<u>6,874</u>	<u>7,691</u>

Aggregate amounts	<u>63,917</u>	<u>54,307</u>
-------------------	---------------	---------------

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Charitable activities	<u>481,812</u>	<u>28,287</u>	<u>510,099</u>

8. SUPPORT COSTS

	Governance costs £
Charitable activities	<u>28,287</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation - owned assets	30,499	32,017
Other operating leases	<u>6,614</u>	<u>6,706</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

11. STAFF COSTS

	2024 £	2023 £
Wages and salaries	236,763	236,667
Social security costs	<u>7,597</u>	<u>9,171</u>
	<u>244,360</u>	<u>245,838</u>

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

	2024	2023
Chief Executive	1	1
Day centre and welfare	8	8
Administration and support	<u>3</u>	<u>3</u>
	<u>12</u>	<u>12</u>

No employee received emoluments of more than £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	197,512	-	197,512
Charitable activities			
Charitable activities	137,796	-	137,796
Other trading activities	38,869	-	38,869
Investment income	<u>30,469</u>	<u>-</u>	<u>30,469</u>
Total	<u>404,646</u>	<u>-</u>	<u>404,646</u>
EXPENDITURE ON			
Raising funds	54,307	-	54,307
Charitable activities			
Charitable activities	571,054	679	571,733
Governance	<u>(57,914)</u>	<u>-</u>	<u>(57,914)</u>
Total	<u>567,447</u>	<u>679</u>	<u>568,126</u>
Net gains on investments	<u>4,596</u>	<u>-</u>	<u>4,596</u>
NET INCOME/(EXPENDITURE)	(158,205)	(679)	(158,884)
RECONCILIATION OF FUNDS			
Total funds brought forward	1,546,579	19,679	1,566,258

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>1,388,374</u>	<u>19,000</u>	<u>1,407,374</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 January 2024	850,000	337,552	33,660	1,221,212
Additions	-	9,661	-	9,661
At 31 December 2024	<u>850,000</u>	<u>347,213</u>	<u>33,660</u>	<u>1,230,873</u>
DEPRECIATION				
At 1 January 2024	354,250	300,607	13,464	668,321
Charge for year	17,000	6,767	6,732	30,499
At 31 December 2024	<u>371,250</u>	<u>307,374</u>	<u>20,196</u>	<u>698,820</u>
NET BOOK VALUE				
At 31 December 2024	<u>478,750</u>	<u>39,839</u>	<u>13,464</u>	<u>532,053</u>
At 31 December 2023	<u>495,750</u>	<u>36,945</u>	<u>20,196</u>	<u>552,891</u>

14. FIXED ASSET INVESTMENTS

	2024 £	2023 £
Shares	814,495	818,925
Other	18,796	50,914
	<u>833,291</u>	<u>869,839</u>

Additional information as follows:

	Listed investments £
MARKET VALUE	
At 1 January 2024	818,925
Additions	140,459
Disposals	(162,117)
Revaluations	<u>17,228</u>
At 31 December 2024	<u>814,495</u>
NET BOOK VALUE	
At 31 December 2024	<u>814,495</u>
At 31 December 2023	<u>818,925</u>

There were no investment assets outside the UK.

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

14. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 December 2024 is represented by:

Listed investments £814,495

Investments (neither listed nor unlisted) were as follows:

	2024 £	2023 £
Cash - Investment Managers	<u>18,796</u>	<u>50,914</u>

15. STOCKS

	2024 £	2023 £
Finished goods	<u>-</u>	<u>320</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	<u>2,110</u>	<u>1,250</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade creditors	17,697	28,089
Social security and other taxes	3,739	4,513
Other creditors	<u>867</u>	<u>1,044</u>
	<u>22,303</u>	<u>33,646</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

18. LEASING AGREEMENTS

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

	2024 £	2023 £
Between one and five years	-	6,525

19. ACCRUALS AND DEFERRED INCOME

	2024 £	2023 £
Accruals and deferred income	6,408	900

20. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	1,388,374	(26,074)	1,362,300
Restricted funds			
The Bathing Room Fund	19,000	(679)	18,321
TOTAL FUNDS	<u>1,407,374</u>	<u>(26,753)</u>	<u>1,380,621</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	530,035	(573,337)	17,228	(26,074)
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>530,035</u>	<u>(574,016)</u>	<u>17,228</u>	<u>(26,753)</u>

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	1,546,579	(158,205)	1,388,374
Restricted funds			
The Bathing Room Fund	19,679	(679)	19,000
TOTAL FUNDS	<u>1,566,258</u>	<u>(158,884)</u>	<u>1,407,374</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

20. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	404,646	(567,447)	4,596	(158,205)
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>404,646</u>	<u>(568,126)</u>	<u>4,596</u>	<u>(158,884)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	1,546,579	(184,279)	1,362,300
Restricted funds			
The Bathing Room Fund	19,679	(1,358)	18,321
TOTAL FUNDS	<u>1,566,258</u>	<u>(185,637)</u>	<u>1,380,621</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	934,681	(1,140,784)	21,824	(184,279)
Restricted funds				
The Bathing Room Fund	-	(1,358)	-	(1,358)
TOTAL FUNDS	<u>934,681</u>	<u>(1,142,142)</u>	<u>21,824</u>	<u>(185,637)</u>

21. RELATED PARTY DISCLOSURES

There are no related party disclosures.

Manchester Jewish Community Care
Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations	13,128	64,545
Box collections	1,831	2,026
Legacies	68,731	58,817
Gift aid	7,990	20,032
Rosh Hashonah appeal	20,979	18,692
Telethon appeal	14,331	24,896
Pesach appeal	7,979	7,641
Poker evening	27,962	863
Charity Extra Campaign	148,534	-
Golf day	<u>8,907</u>	<u>-</u>
	320,372	197,512
Other trading activities		
Committees, events & room hire	31,750	25,245
Shop and merchandise income	4,738	6,283
Catering	3,223	2,474
Sundry income	2,248	1,730
Plaques	810	650
Sensory garden	280	-
The Supper club	<u>2,419</u>	<u>2,487</u>
	45,468	38,869
Investment income		
Dividend and gilt interest	21,597	30,469
Bank & other interest	<u>2,604</u>	<u>-</u>
	24,201	30,469
Charitable activities		
Grants	11,859	9,188
Bury Metro	14,255	20,265
Fees for day centre care	91,794	83,648
Soup kitchen - meals on wheels	<u>22,086</u>	<u>24,695</u>
	<u>139,994</u>	<u>137,796</u>
Total incoming resources	530,035	404,646
EXPENDITURE		
Raising donations and legacies		
Staff costs inc Pension costs	17,773	15,805
Sundry fundraising costs	<u>7,799</u>	<u>4,820</u>
	25,572	20,625
Other trading activities		
Shop supplies	3,338	4,197
Staff costs inc Pension costs	<u>28,133</u>	<u>21,794</u>
	31,471	25,991

This page does not form part of the statutory financial statements

Manchester Jewish Community Care
Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	2024 £	2023 £
Other trading activities		
Investment management costs		
Investment management costs	6,874	7,691
Charitable activities		
Staff costs inc Pension costs	167,998	177,558
Social security	7,597	9,171
Other operating leases	6,614	6,706
Day Centre costs	13,723	12,929
Insurance	8,006	6,452
Gas, electric and water	27,769	46,631
Telephone	2,079	847
Printing and stationery	5,627	3,856
Marketing & advertising	12,302	10,397
Cleaning and gardening	32,267	18,458
Catering costs	115,549	111,318
Transport costs	14,338	9,975
Outings, sundries, training	6,674	4,141
Repairs and maintenance	18,648	24,062
Computer running costs	5,620	6,899
Ground rent and rates	655	541
Bank charges	1,269	142
Plaques	300	149
Security	4,278	4,179
Freehold property	17,000	17,000
Fixtures and fittings	6,767	8,285
Motor vehicles	<u>6,732</u>	<u>6,732</u>
	481,812	486,428
Support costs		
Governance costs		
Staff costs inc Pension costs	22,859	21,510
Accountancy fees	-	925
Legal fees	4,000	3,600
Payroll costs	<u>1,428</u>	<u>1,356</u>
	<u>28,287</u>	<u>27,391</u>
Total resources expended	<u>574,016</u>	<u>568,126</u>
Net expenditure before gains and losses	(43,981)	(163,480)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	<u>17,228</u>	<u>4,596</u>
Net expenditure	(26,753)	(158,884)

This page does not form part of the statutory financial statements

Accounts

REGISTERED COMPANY NUMBER: 05105654 (England and Wales)
REGISTERED CHARITY NUMBER: 257238

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2023
for
Manchester Jewish Community Care**

R Zoltie & Co
Suite 43
Flexspace
Manchester Road
Bolton
BL3 2NZ

Manchester Jewish Community Care

**Contents of the Financial Statements
for the Year Ended 31 December 2023**

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Cash Flow Statement	9
Notes to the Cash Flow Statement	10
Notes to the Financial Statements	11
Detailed Statement of Financial Activities	12 to 21

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Management Council presents its report and financial statements for the year ended 31 December 2023.

Reference and Administrative Information

Charity Name: Manchester Jewish Community Care

Charity registration number: 257238

Company registration number: 5105654

Registered Office and Operational address
85 Middleton Road
Manchester
M8 4JY

Life President: Nigel Alliance OBE

Vice Presidents:
L Ronnie Levene
Lillian Simons
Brian White

Chaplain: Rabbi Daniel Walker

Management Council	Michael Moore L Ronald Levene Benjamin Senior Michael Hart Melissa Chapman Jeff Lewis Giselle Williams Philip Braunstein Margaret Clarke Judith Fiddler Suzanne Kaye David Lewis Barbara Bernstein Rosalind Levene Simon Nelson Brian White Michael White	Chairman (appointed July 2023) Chairman (Retired July 2023), Executive member Vice Chairman (appointed July 2023) Hon Treasurer Hon Secretary (resigned February 2023) Hon Secretary (from July 2023) Hon Secretary (from July 2023) Executive member (resigned 28 April 2023) Executive member Executive member Executive member (resigned February 2023) Executive member Resigned June 2023
Directors:	Philip Braunstein Michael Hart L Ronnie Levene Jeff Lewis Michael Moore Brian White	Resigned 28 April 2023
Company Secretary:	Philip Braunstein	Resigned 28 April 2023
Senior Management Team:	David S Delew OBE MBA Karen Grant	Chief Executive Centre Manager

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2023

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity as laid down in the Memorandum of Association are the assistance of those members of the Jewish faith who are visually impaired, physically disabled or any other category of individual who is deemed to be in need of such assistance. The Centre is used four days per week and is constantly looking to receive new members. There is a clear need for the continued provision of care in the community enabling our members to maintain their independence with the facilities that are provided.

The charity employs 12 paid full and part time members of staff who undertake care and administration responsibilities. In addition to the above over 150 unpaid volunteers are involved in our work and we would not be able to function without them. The volunteers give the equivalent of over 12,000 hours per annum of their time which would cost the charity in excess of £200,000 each year. A list of areas in which we use volunteers is as follows:

Running Day-Centre activities	Organising activity programmes
Serving meals and refreshments	Assisting in the Art Room
Running the Talking Newspaper	Staffing the reception desk
Running the convenience shop	Computer lessons
Delivering meals-on-wheels	Acting as escorts on transport

In order to achieve its objectives, the charity has used all reasonable methods to promote and enhance the facilities of the charity. We are currently trying to promote a policy of increased fundraising and a search for new volunteers and a marketing drive to encourage more day centre members.

The Talking newspaper, a joint project between Manchester Jewish Community Care and the League of Jewish Women, run by volunteers, continues to provide audio recordings of the weekly Jewish Telegraph newspaper and excerpts from the weekly Jewish Chronicle free of charge.

How Our Activities Achieve Public Benefit

The Charity carries out a wide range of activities in pursuance of its charitable aims. The directors consider that these activities below provided benefit both to those who attend our Day Centre and the wider community.

Day Care: The Centre is open on a Monday to Thursday from 9.30am to 3.30pm. Providing a wide range of stimulating activities including art class, yoga, computer lessons, keep fit, live entertainment and discussion groups. There is also a hairdressing salon, convenience shop and visiting chiropodist. A kosher hot 3 course lunch under Manchester Beth Din supervision is also provided.

Meals on Wheels: Meals are sent out twice a week to housebound members of the community or to those who are unable to cook for themselves.

Bathing Service: We offer a culturally sensitive, dignified bathing service in our specially adapted bathroom to those who are unable to bathe themselves.

Northern Jewish Talking Newspaper: This is under the auspices of the League of Jewish Women and is sent out weekly on a memory stick.

Community Centre/Other Organisations: The Centre rents out offices to the Jewish Housing Association, the Focus Foundation (until April 2024), Neshomo (from December 2023) and Migdal Emunah. Care Concern use our spare offices free of charge for counselling services.

STRATEGIC REPORT

Achievement and performance

Charitable activities

The charity continues to meet all of its objectives. Membership of the Day Centre has returned to the level experienced prior to the Covid-19 pandemic.

Referrals continue to be constant but potential users are often leaving it too late to attend and are very frail at their first visit often not being able to attend for long.

STRATEGIC REPORT

Financial review

Financial position

2023 was undoubtedly a year of consolidation following the turbulent years prior. Costs increases had continued to accelerate during the year, driven by increases in staffing costs, food and energy. Underlying revenue increased by approximately 5% driven by increased fundraising activity and more income from renting office accommodation. Total spend was higher than the previous year by over 8%, reflecting the tremendous pressure on costs of our unavoidable spend. The difference was again bridged by further significant reduction in the level of reserves as £142,000 was drawn down during the year. There were encouraging signs at the end of the year in the performance of our investments which had started to recover some lost ground. The investment committee have been guided by the Rathbones Group plc and have continued to adopt a prudent approach for the charity.

Financial Review

Reserves policy.

The directors have examined the needs, risks and challenges faced by the charity in both the short and medium term, along with relevant financial forecasts and have formulated a policy to meet those needs. It intends to review this policy at least annually. The directors believe that to maintain a target level of free reserves equal to 9 months operating expenses is appropriate at the current time.

Previous concerns expressed about the level of risk to the charity in the event of a significant drop in funding, are planned to be addressed in 2024 by a major fundraising campaign. Therefore, at present levels, the directors feel that the current activities of the charity can safely continue for the next year and the immediate future. There will, however, need to be ongoing vigilance on controlling costs and a muscular approach to fundraising.

Future plans

* Increasing Member Attendance

Utilising a number of new initiatives to raise awareness of the services offered by MJCC, the management will look to increase the number of new users using the organisations facilities including day care users, bathing services, meals on wheels and Talking Newspaper. An initiative to raise awareness and introduce opportunities to the South Manchester Jewish community began a trial in May 2024. A leafleting and poster campaign took place in April 2024 directed at synagogues, local opticians, GP surgeries, dentists etc. This will continue throughout 2024 where local Rabbi's will be asked to encourage appropriate congregants to become members.

* Additional Member Activities

Through regular engagement with centre users and staff, the management will look to increase the type of activities on offer to members including increased day trip, social visits to and from others similar organisations.

* Identifying Additional Opportunities for Use of Building

Recognising that the centre has the capacity to hold activities outside of regular hours and weekends, the organisation will look to welcome other organisations and activity groups to utilise the resources available. 2023 welcomed The Nicky supper club event held monthly with external speakers. An increase in private events ie Bar Mitzvah parties and Sheva Brachot (dinners held for newly married couples) took place in 2023 and further promotion of available event space will continue.

* Increasing Users of Talking Newspapers

There are significant opportunities to increase then circulation of the Talking Newspapers. This will be done through an awareness programme directed at local opticians, GP surgeries, synagogues etc as well as working in collaboration with other local talking newspapers.

* Increasing Fundraising to reduce reliance on reserves

Greater emphasis will be placed on raising much needed funds to enable the organisation to rely less on its reserves. A strategy to engage with significantly more charitable trusts will be introduced as well as seeking out opportunities to obtain grants from relevant organisations and local authorities.

A series of fundraising events are planned for 2024 including our Annual Telethon in June 2024, Golf Tournament (Sept 2024), Charity Poker events and a subscription donation page (Donate the cost of a coffee on a regular basis).

* Collaboration with other organisations

Opportunities to collaborate with other local charitable organisations will be sought out to identify opportunities for better supporting current and new members.

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 19 April 2004. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. The directors review these governing documents on an annual basis.

The charity was an unincorporated association up to 31 December 2004 also called Manchester Jewish Community Care (formerly Manchester Jewish Blind Society) and with the same charity registration number of 257238. With effect from 1 January 2005, the assets and undertaking of Manchester Jewish Community Care (formerly Manchester Jewish Blind Society), including all activities carried out by the charity, were transferred as a going concern to Manchester Jewish Community Care (company limited by guarantee). This transfer was made with the approval of the Charity Commissioners (by letter 21 December 2004).

In accordance with the Articles of Association, the overall management of the charity is vested in the Management Council. All members of the Council (maximum 27) are elected for a period of three years. At the end of the three-year period, they are eligible for re-election, if they so wish.

The day-to-day administration of MJCC's operations is delegated to the CEO.

The Management Council appoints an Executive which includes the directors and other ex-officio Honorary Officers as appointed from time to time. The Executive is responsible for the day-to-day management of the charity and is viewed by the charity as the body of managing directors. The Executive meets as and when required by the chairman and decides policies which are communicated to the Council at Council meetings which are held four times a year.

Investment powers are delegated to an Investment Committee which authorises Rathbones Brothers to act on its behalf. The Investment Committee meets with their representative to decide investment strategy.

All directors are familiar with the practical work of the charity. Any new director is fully briefed by the Executive on all aspects of the charity, including its operational framework, future plans and objectives and current financial position.

On the recommendation of the Charity Commission, the charity has established the following measures in respect of eligibility: -

- " A comprehensive self-declaration of eligibility to act as a director for all directors to sign.
- " A comprehensive self-declaration of eligibility to act as a Management Council and Executive member for all new members to sign,
- " Terms of Reference for all members of the Executive and the Investment Committee

The directors examine any major risks that the organisation faces each financial year when preparing and updating the strategic plans. These include operational, governance, external and compliance risks, as well as financial risks. The Directors have not identified any major risks, but should they occur, they will establish systems to mitigate these risks.

The charity works closely with a large number of fellow charities in order to pursue its objectives and, where appropriate, to ensure that there is no duplication of services. Principal amongst these are:

Federation of Jewish Services (The Fed)
Manchester Jewish Housing Association
Royal National Institute for the Blind
Care Concern
Jewish Leadership Council Strategic Group

Manchester Jewish Representative Council
League of Jewish Women
Neshomo
Langdon College

Many of the above use the charity's building to share resources. In addition, the charity also works in partnership with the Social Services Departments of Manchester, Bury and Salford Local Authorities.

Manchester Jewish Community Care

Report of the Trustees
for the Year Ended 31 December 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers:

Barclays Bank Plc
City Centre Business Office
P O Box 357
51 Mosley Street
Manchester
M60 2AU

Solicitors:

Kuits
3 St Mary's Parsonage
Manchester
M3 2RD

Independent Examiner:

R Zoltie CA
R Zoltie & Co
Suite 43
Flexspace
Manchester Road
Bolton
BL3 2NZ

Investment Advisers

Rathbone Investment Management
8 Finsbury Circus
London
EC2M 7AZ

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 5/2/2024 and signed on the board's behalf by:


.....
M Moore - Trustee

**Independent Examiner's Report to the Trustees of
Manchester Jewish Community Care**

Independent examiner's report to the trustees of Manchester Jewish Community Care ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



R Zoltie CA
The Institute of Chartered Accountants of Scotland

R Zoltie & Co
Suite 43
Flexspace
Manchester Road
Bolton
BL3 2NZ

Date: 5 Aug 2024

Manchester Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 December 2023

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	197,512	-	197,512	118,748
Charitable activities					
Charitable activities	5	137,796	-	137,796	154,359
Other trading activities	3	38,869	-	38,869	35,034
Investment income	4	30,469	-	30,469	29,932
Total		<u>404,646</u>	<u>-</u>	<u>404,646</u>	<u>338,073</u>
EXPENDITURE ON					
Raising funds	6	54,307	-	54,307	40,421
Charitable activities					
Charitable activities	7	513,140	679	513,819	505,619
Total		<u>567,447</u>	<u>679</u>	<u>568,126</u>	<u>546,040</u>
Net gains/(losses) on investments		<u>4,596</u>	<u>-</u>	<u>4,596</u>	<u>(123,771)</u>
NET INCOME/(EXPENDITURE)		(158,205)	(679)	(158,884)	(331,738)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,546,579</u>	<u>19,679</u>	<u>1,566,258</u>	<u>1,897,996</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,388,374</u></u>	<u><u>19,000</u></u>	<u><u>1,407,374</u></u>	<u><u>1,566,258</u></u>

The notes form part of these financial statements

Manchester Jewish Community Care

Balance Sheet
31 December 2023

	Notes	Unrestricted fund £	Restricted fund £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	13	533,891	19,000	552,891	572,911
Investments	14	<u>869,839</u>	<u>-</u>	<u>869,839</u>	<u>985,433</u>
		1,403,730	19,000	1,422,730	1,558,344
CURRENT ASSETS					
Stocks	15	320	-	320	320
Debtors	16	1,250	-	1,250	5,060
Prepayments and accrued income		10,103	-	10,103	9,165
Cash at bank and in hand		<u>7,517</u>	<u>-</u>	<u>7,517</u>	<u>9,474</u>
		19,190	-	19,190	24,019
CREDITORS					
Amounts falling due within one year	17	<u>(33,646)</u>	<u>-</u>	<u>(33,646)</u>	<u>(15,205)</u>
NET CURRENT ASSETS		<u>(14,456)</u>	<u>-</u>	<u>(14,456)</u>	<u>8,814</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,389,274	19,000	1,408,274	1,567,158
ACCRUALS AND DEFERRED INCOME	19	<u>(900)</u>	<u>-</u>	<u>(900)</u>	<u>(900)</u>
NET ASSETS		<u>1,388,374</u>	<u>19,000</u>	<u>1,407,374</u>	<u>1,566,258</u>
FUNDS	20				
Unrestricted funds				1,388,374	1,546,579
Restricted funds				<u>19,000</u>	<u>19,679</u>
TOTAL FUNDS				<u>1,407,374</u>	<u>1,566,258</u>

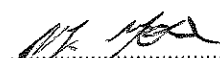
The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 5/2/2024 and were signed on its behalf by:


M Moore - Trustee


M Hart - Hon Treasurer

The notes form part of these financial statements

Manchester Jewish Community Care

**Cash Flow Statement
for the Year Ended 31 December 2023**

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(110,150)</u>	<u>(213,396)</u>
Net cash used in operating activities		<u>(110,150)</u>	<u>(213,396)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(11,997)	(5,998)
Purchase of fixed asset investments		(300,731)	(416,822)
Sale of tangible fixed assets		-	15,630
Net cash drawn/(invested)		(7,028)	79,418
Sale of fixed asset investments		<u>427,949</u>	<u>528,924</u>
Net cash provided by investing activities		<u>108,193</u>	<u>201,152</u>
Change in cash and cash equivalents in the reporting period		<u>(1,957)</u>	<u>(12,244)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>9,474</u>	<u>21,718</u>
Cash and cash equivalents at the end of the reporting period		<u><u>7,517</u></u>	<u><u>9,474</u></u>

The notes form part of these financial statements

Manchester Jewish Community Care

Notes to the Cash Flow Statement
for the Year Ended 31 December 2023

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(158,884)	(331,738)
Adjustments for:		
Depreciation charges	32,017	32,077
(Gain)/losses on investments	(4,596)	123,771
Profit on disposal of fixed assets	-	(15,630)
Decrease in debtors	2,872	2,358
Increase/(decrease) in creditors	<u>18,441</u>	<u>(24,234)</u>
Net cash used in operations	<u>(110,150)</u>	<u>(213,396)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.23 £	Cash flow £	At 31.12.23 £
Net cash			
Cash at bank and in hand	<u>9,474</u>	<u>(1,957)</u>	<u>7,517</u>
	<u>9,474</u>	<u>(1,957)</u>	<u>7,517</u>
Total	<u>9,474</u>	<u>(1,957)</u>	<u>7,517</u>

The notes form part of these financial statements

Manchester Jewish Community Care

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings, they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
General donations	64,545	45,911
Box collections	2,026	1,591
Legacies	58,817	17,203
Gift aid	20,032	19,046
Rosh Hashonah appeal	18,692	12,967
Telethon appeal	24,896	16,311
Neil Diamond tribute evening	-	1,008
ABBA evening 2022	-	2,721
London marathon	-	1,990
Pesach appeal	7,641	-
Carried forward	196,649	118,748

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

2. DONATIONS AND LEGACIES - continued

	2023	2022
	£	£
Brought forward	196,649	118,748
Poker evening	863	-
	<u>197,512</u>	<u>118,748</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Committees, events & room hire	25,245	23,590
Shop and merchandise income	6,283	6,103
Sponsorships	-	125
Catering	2,474	1,512
Sundry income	1,730	3,254
Plaques	650	450
The Supper club	2,487	-
	<u>38,869</u>	<u>35,034</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Dividend and gilt interest	<u>30,469</u>	<u>29,932</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2023	2022
		£	£
Grants	Charitable activities	9,188	22,468
Bury Metro	Charitable activities	20,265	16,240
Fees for day centre care	Charitable activities	83,648	66,058
Meals on Wheels	Charitable activities	<u>24,695</u>	<u>49,593</u>
		<u>137,796</u>	<u>154,359</u>

Grants received, included in the above are:

ESC Lottery Funding	£6,888
The FED/Bury	£2,300

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

6. RAISING FUNDS

Raising donations and legacies

	2023	2022
	£	£
Staff costs	15,805	14,302
Sundry fundraising costs	<u>4,820</u>	<u>2,459</u>
	<u>20,625</u>	<u>16,761</u>

Other trading activities

	2023	2022
	£	£
Purchases	4,197	3,881
Staff costs	<u>21,794</u>	<u>9,838</u>
	<u>25,991</u>	<u>13,719</u>

Investment management costs

	2023	2022
	£	£
Investment management costs	<u>7,691</u>	<u>9,941</u>
Aggregate amounts	<u>54,307</u>	<u>40,421</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Charitable activities	486,428	27,391	513,819
	<u>486,428</u>	<u>27,391</u>	<u>513,819</u>

8. SUPPORT COSTS

	Governance costs £
Charitable activities	<u>27,391</u>
	<u>27,391</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation - owned assets	32,017	32,077
Other operating leases	6,706	5,240
Surplus on disposal of fixed assets	-	(15,630)
	<u>38,723</u>	<u>21,687</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

11. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	236,667	231,800
Social security costs	9,171	8,848
	<u>245,838</u>	<u>240,648</u>

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

	2023	2022
Chief Executive	1	1
Day centre and welfare	8	8
Administration and support	3	3
	<u>12</u>	<u>12</u>

No employee received emoluments of more than £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	118,748	-	118,748
Charitable activities			
Charitable activities	154,359	-	154,359
Other trading activities	35,034	-	35,034
Investment income	29,932	-	29,932
Total	<u>338,073</u>	<u>-</u>	<u>338,073</u>
EXPENDITURE ON			
Raising funds	40,421	-	40,421
Charitable activities			
Charitable activities	504,940	679	505,619
Total	<u>545,361</u>	<u>679</u>	<u>546,040</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
Net gains/(losses) on investments	(123,771)	-	(123,771)
NET INCOME/(EXPENDITURE)	(331,059)	(679)	(331,738)
RECONCILIATION OF FUNDS			
Total funds brought forward	1,877,638	20,358	1,897,996
TOTAL FUNDS CARRIED FORWARD	<u>1,546,579</u>	<u>19,679</u>	<u>1,566,258</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 January 2023	850,000	325,555	33,660	1,209,215
Additions	-	11,997	-	11,997
At 31 December 2023	<u>850,000</u>	<u>337,552</u>	<u>33,660</u>	<u>1,221,212</u>
DEPRECIATION				
At 1 January 2023	337,250	292,322	6,732	636,304
Charge for year	<u>17,000</u>	<u>8,285</u>	<u>6,732</u>	<u>32,017</u>
At 31 December 2023	<u>354,250</u>	<u>300,607</u>	<u>13,464</u>	<u>668,321</u>
NET BOOK VALUE				
At 31 December 2023	<u>495,750</u>	<u>36,945</u>	<u>20,196</u>	<u>552,891</u>
At 31 December 2022	<u>512,750</u>	<u>33,233</u>	<u>26,928</u>	<u>572,911</u>

14. FIXED ASSET INVESTMENTS

	2023 £	2022 £
Shares	818,925	938,027
Other	<u>50,914</u>	<u>47,406</u>
	869,839	985,433

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

14. FIXED ASSET INVESTMENTS - continued

Additional information as follows:

	Listed investments £
MARKET VALUE	
At 1 January 2023	938,027
Additions	330,731
Disposals	(427,949)
Revaluations	<u>(21,884)</u>
At 31 December 2023	<u>818,925</u>
NET BOOK VALUE	
At 31 December 2023	<u>818,925</u>
At 31 December 2022	<u>938,027</u>

There were no investment assets outside the UK.

Cost or valuation at 31 December 2023 is represented by:

Listed investments	£818,925
--------------------	----------

Investments (neither listed nor unlisted) were as follows:

	2023 £	2022 £
Cash - Investment Managers	<u>50,914</u>	<u>47,406</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

15. STOCKS

	2023	2022
	£	£
Finished goods	<u>320</u>	<u>320</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	<u>1,250</u>	<u>5,060</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	28,089	11,409
Social security and other taxes	4,513	3,252
Other creditors	<u>1,044</u>	<u>544</u>
	<u>33,646</u>	<u>15,205</u>

18. LEASING AGREEMENTS

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

	2023	2022
	£	£
Between one and five years	<u>6,525</u>	<u>-</u>

19. ACCRUALS AND DEFERRED INCOME

	2023	2022
	£	£
Accruals and deferred income	<u>900</u>	<u>900</u>

20. MOVEMENT IN FUNDS

	At 1.1.23	Net movement in funds	At 31.12.23
	£	£	£
Unrestricted funds			
General fund	1,546,579	(158,205)	1,388,374
Restricted funds			
The Bathing Room Fund	19,679	(679)	19,000
TOTAL FUNDS	<u>1,566,258</u>	<u>(158,884)</u>	<u>1,407,374</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

20. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	404,646	(567,447)	4,596	(158,205)
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>404,646</u>	<u>(568,126)</u>	<u>4,596</u>	<u>(158,884)</u>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	1,877,638	(331,059)	1,546,579
Restricted funds			
The Bathing Room Fund	20,358	(679)	19,679
TOTAL FUNDS	<u>1,897,996</u>	<u>(331,738)</u>	<u>1,566,258</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	338,073	(545,361)	(123,771)	(331,059)
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>338,073</u>	<u>(546,040)</u>	<u>(123,771)</u>	<u>(331,738)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	1,877,638	(489,264)	1,388,374
Restricted funds			
The Bathing Room Fund	20,358	(1,358)	19,000
TOTAL FUNDS	<u>1,897,996</u>	<u>(490,622)</u>	<u>1,407,374</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

20. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	742,719	(1,112,808)	(119,175)	(489,264)
Restricted funds				
The Bathing Room Fund	-	(1,358)	-	(1,358)
TOTAL FUNDS	742,719	(1,114,166)	(119,175)	(490,622)

Manchester Jewish Community Care

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations	64,545	45,911
Box collections	2,026	1,591
Legacies	58,817	17,203
Gift aid	20,032	19,046
Rosh Hashonah appeal	18,692	12,967
Telethon appeal	24,896	16,311
Neil Diamond tribute evening	-	1,008
ABBA evening 2022	-	2,721
London marathon	-	1,990
Pesach appeal	7,641	-
Poker evening	863	-
	<u>197,512</u>	<u>118,748</u>
Other trading activities		
Committees, events & room hire	25,245	23,590
Shop and merchandise income	6,283	6,103
Sponsorships	-	125
Catering	2,474	1,512
Sundry income	1,730	3,254
Plaques	650	450
The Supper club	2,487	-
	<u>38,869</u>	<u>35,034</u>
Investment income		
Dividend and gilt interest	30,469	29,932
Charitable activities		
Grants	9,188	22,468
Bury Metro	20,265	16,240
Fees for day centre care	83,648	66,058
Meals on Wheels	24,695	49,593
	<u>137,796</u>	<u>154,359</u>
Total incoming resources	404,646	338,073
EXPENDITURE		
Raising donations and legacies		
Staff costs inc Pension costs	15,805	14,302
Sundry fundraising costs	4,820	2,459
	<u>20,625</u>	<u>16,761</u>
Other trading activities		
Shop supplies	4,197	3,881
Staff costs inc Pension costs	21,794	9,838
	<u>25,991</u>	<u>13,719</u>
Investment management costs		
Investment management costs	7,691	9,941

This page does not form part of the statutory financial statements

Manchester Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	2023 £	2022 £
Investment management costs		
Charitable activities		
Staff costs inc Pension costs	177,558	171,434
Social security	9,171	8,848
Other operating leases	6,706	5,240
Day Centre costs	12,929	12,629
Insurance	6,452	8,892
Gas, electric and water	46,631	21,337
Telephone	847	2,520
Printing and stationery	3,856	5,619
Marketing & advertising	10,397	14,559
Cleaning materials	18,458	15,193
Catering costs	111,318	127,788
Transport costs	9,975	6,606
Outings, sundries, training	4,141	7,248
Repairs and maintenance	24,062	29,894
Computer running costs	6,899	9,815
Ground rent and rates	541	1,092
Bank charges	142	164
Plaques	149	622
Security	4,179	-
Freehold property	17,000	17,000
Fixtures and fittings	8,285	8,345
Motor vehicles	6,732	6,732
Loss on sale of tangible fixed assets	-	(15,630)
	486,428	465,947
Support costs		
Governance costs		
Staff costs inc Pension costs	21,510	36,226
Accountancy and legal fees	-	1,850
Accountancy fees	925	-
Legal fees	3,600	-
Payroll costs	1,356	1,596
	27,391	39,672
Total resources expended	568,126	546,040
Net expenditure before gains and losses	(163,480)	(207,967)
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	4,596	(123,771)
Net expenditure	(158,884)	(331,738)

Accounts

REGISTERED COMPANY NUMBER: 05105654 (England and Wales)
REGISTERED CHARITY NUMBER: 257238

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2022
for
Manchester Jewish Community Care**

R Zoltie & Co
Suite 17
Flexspace
Manchester Road
Bolton
BL3 2NZ

Manchester Jewish Community Care

**Contents of the Financial Statements
for the Year Ended 31 December 2022**

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Cash Flow Statement	9
Notes to the Cash Flow Statement	10
Notes to the Financial Statements	11 to 18
Detailed Statement of Financial Activities	19 to 20

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2022

The Management Council presents its report and financial statements for the year ended 31 December 2022.

Reference and Administrative Information

Charity Name: Manchester Jewish Community Care

Charity registration number: 257238

Company registration number: 5105654

Registered Office and Operational address
85 Middleton Road
Manchester
M8 4JY

Life President: Nigel Alliance OBE

Vice Presidents: Robert I Frankl
L Ronnie Levene
Lillian Simons
Brian White

Chaplain: Rabbi Jonathan Guttentag

Management Council	L Ronnie Levene Michael Moore Michael Hart Melissa Chapman Philip Braunstein Margaret Clarke Judith Fiddler Suzanne Kaye David Lewis Jeff Lewis Barbara Bernstein Rosalind Levene Simon Nelson Benjamin Senior Brian White Michael White Giselle Williams	Chairman Executive Member Deputy Chairman Hon Treasurer Hon Secretary Executive member Executive member Executive member Executive member Executive member Executive member
--------------------	---	--

Directors:	Philip Braunstein Michael Hart L Ronnie Levene Jeff Lewis Michael Moore Brian White	Resigned 28 April 2023
------------	--	------------------------

Company Secretary:	Philip Braunstein	Resigned 28 April 2023
--------------------	-------------------	------------------------

Senior Management Team:	Michelle Wiseman David S Delew OBE Karen Grant	Chief Executive - until 30 November 2022 Chief Executive - from 1 December 2022 Centre Manager
-------------------------	--	--

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2022

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The objects of the charity as laid down in the Memorandum of Association are the assistance of those members of the Jewish faith who are visually impaired, physically disabled or any other category of individual who is deemed to be in need of such assistance. The Centre is used four days per week and is constantly looking to receive new members. There is a clear need for the continued provision of care in the community enabling our members to maintain their independence with the facilities that are provided.

The charity employs 12 paid full and part time members of staff who undertake care and administration responsibilities. In addition to the above over 160 unpaid volunteers are involved in our work and we would not be able to function without them. The volunteers give the equivalent of over 12,000 hours per annum of their time which would cost the charity in excess of £300,000 each year. A list of areas in which we use volunteers is as follows:

Running Day-Centre activities	Organising activity programmes
Serving meals and refreshments	Assisting in the Art Room
Running the Talking Newspaper	Staffing the reception desk
Running the convenience shop	Computer lessons
Delivering meals-on-wheels	Acting as escorts on transport

In order to achieve its objectives, the charity has used all reasonable methods to promote and enhance the facilities of the charity. We are currently trying to promote a policy of increased fundraising and a search for new volunteers and a marketing drive to encourage more day centre members.

The Talking newspaper, a joint project between Manchester Jewish Community Care and the League of Jewish Women, run by volunteers, continues to provide audio recordings of the weekly Jewish Telegraph newspaper and excerpts from the weekly Jewish Chronicle free of charge.

How Our Activities Achieve Public Benefit

The Charity carries out a wide range of activities in pursuance of its charitable aims. The directors consider that these activities below provided benefit both to those who attend our Day Centre and the wider community.

Day Care: The Centre is open on a Monday to Thursday from 9.30am to 3.30pm. Providing a wide range of stimulating activities including art class, yoga, computer lessons, keep fit, live entertainment and discussion groups. There is also a hairdressing salon, convenience shop and visiting chiropodist. A kosher hot 3 course lunch under Manchester Beth Din supervision is also provided.

Meals on Wheels: Meals are sent out twice a week to housebound members of the community or to those who are unable to cook for themselves.

Bathing Service: We offer a culturally sensitive, dignified bathing service in our specially adapted bathroom to those who are unable to bathe themselves.

Northern Jewish Talking Newspaper: This is under the auspices of the League of Jewish Women and is sent out weekly on a memory stick.

Community Centre/Other Organisations: The Centre rents out offices to the Jewish Housing Association, the Focus Foundation and Migdal Emunah. Care Concern use our spare offices free of charge for counselling services.

STRATEGIC REPORT

Achievement and Performance

Charitable Activities

The charity continues to meet all of its objectives. Membership of the Day Centre has returned to the level experienced prior to the Covid-19 pandemic.

Referrals continue to be constant but potential users are often leaving it too late to attend and are very frail at their first visit often not being able to attend for long.

Financial Review

Financial Position

2022 was the first full year following the pandemic. Costs that had begun to increase in the previous year accelerated during the year, driven by an increase in the minimum wage and all the external pressures that followed the situation in Ukraine. Underlying revenue declined by £146,000 as we did not receive any sizeable legacies during the year. Total spend was similar 2021, greatly increased staff costs being balanced by an absence of capital spend. There was a further significant reduction in the level of reserves as £184,000 was drawn down during the year.

The investment committee have been guided by the Rathbones Group plc and have continued to adopt a prudent approach for the charity.

STRATEGIC REPORT

Financial review

Reserves Policy

The directors have examined the needs, risks and challenges faced by the charity in both the short and medium term, along with relevant financial forecasts and have formulated a policy to meet those needs. It intends to review this policy at least annually. The directors believe that to maintain a target level of free reserves equal to 9 months operating expenses is appropriate at the current time.

The directors have concerns that at present levels, whilst able to continue current activities of the charity for the next year, there is a level of risk that in subsequent years the charities activities might be constrained in the event of a significant drop in funding.

Future plans

* Increasing Member Attendance

Utilising a number of new initiatives to raise awareness of the services offered by MJCC, the management will look to increase the number of new users using the organisations facilities including day care users, bathing services, meals on wheels and Talking Newspaper.

* Additional Member Activities

Through regular engagement with centre users and staff, the management will look to increase the type of activities on offer to members including increased day trip, social visits to and from others similar organisations.

* Identifying Additional Opportunities for Use of Building

Recognising that the centre has the capacity to hold activities outside of regular hours and weekends, the organisation will look to welcome other organisations and activity groups to utilise the resources available.

* Increasing Users of Talking Newspapers

There are significant opportunities to increase then circulation of the Talking Newspapers. This will be done through an awareness programme directed at local opticians, GP surgeries, synagogues etc as well as working in collaboration with other local talking newspapers.

* Increasing Fundraising to reduce reliance on reserves

Greater emphasis will be placed on raising much needed funds to enable the organisation to rely less on its reserves. A strategy to engage with significantly more charitable trusts will be introduced, as well as seeking out opportunities to obtain grants from relevant organisations and local authorities.

Other fundraising initiatives, including a new Annual Dinner and speaker events, to be introduced.

Our Annual Telethon will take place in July 2023

* Collaboration with other organisations

Opportunities to collaborate with other local charitable organisations will be sought out to identify opportunities for better supporting current and new members.

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 19 April 2004. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. The directors review these governing documents on an annual basis.

The charity was an unincorporated association up to 31 December 2004 also called Manchester Jewish Community Care (formerly Manchester Jewish Blind Society) and with the same charity registration number of 257238. With effect from 1 January 2005, the assets and undertaking of Manchester Jewish Community Care (formerly Manchester Jewish Blind Society), including all activities carried out by the charity, were transferred as a going concern to Manchester Jewish Community Care (company limited by guarantee). This transfer was made with the approval of the Charity Commissioners (by letter 21 December 2004).

In accordance with the Articles of Association, the overall management of the charity is vested in the Management Council. All members of the Council (maximum 27) are elected for a period of three years. At the end of the three-year period, they are eligible for re-election, if they so wish.

The Management Council appoints an Executive which includes the directors and other ex-officio Honorary Officers as appointed from time to time. The Executive is responsible for the day-to-day management of the charity and is viewed by the charity as the body of managing directors. The Executive meets as and when required by the chairman and decides policies which are communicated to the Council at Council meetings, which are held four times a year.

Investment powers are delegated to an Investment Committee which authorises Rathbones Brothers to act on its behalf. The Investment Committee meets with their representative to decide investment strategy.

All directors are familiar with the practical work of the charity. Any new director is fully briefed by the Executive on all aspects of the charity, including its operational framework, future plans and objectives and current financial position.

On the recommendation of the Charity Commission, the charity has established the following measures in respect of eligibility:-

A comprehensive self-declaration of eligibility to act as a director for all directors to sign.

A comprehensive self-declaration of eligibility to act as a Management Council and Executive member for all new members to sign,

Terms of Reference for all members of the Executive and the Investment Committee

The directors examine any major risks that the organisation faces each financial year when preparing and updating the strategic plans. These include operational, governance, external and compliance risks, as well as financial risks. The Directors have not identified any major risks, but should they occur, they will establish systems to mitigate these risks.

The charity works closely with a large number of fellow charities in order to pursue its objectives and, where appropriate, to ensure that there is no duplication of services. Principal amongst these are:

Federation of Jewish Services (The Fed)
Outreach Community and Residential Services
Manchester Jewish Housing Association
Royal National Institute for the Blind
Voluntary Action Manchester
Jewish Leadership Council Strategic Group

Manchester Jewish Representative Council
Henshaws
League of Jewish Women
Neshomo
The Brookvale Settlement
Care Concern

Many of the above use the charity's building to share resources. In addition, the charity also works in partnership with the Social Services Departments of Manchester, Bury and Salford Local Authorities.

Manchester Jewish Community Care

Report of the Trustees
for the Year Ended 31 December 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers:

Barclays Bank Plc
City Centre Business Office
P O Box 357
51 Mosley Street
Manchester
M60 2AU

Solicitors:

Kuits
3 St Mary's Parsonage
Manchester
M3 2RD

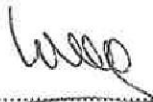
Independent Examiner:

R Zoltie CA
R Zoltie & Co
Suite 17
Flexspace
Manchester Road
Bolton
BL3 2NZ

Investment Advisers

Rathbone Investment Management
8 Finsbury Circus
London
EC2M 7AZ

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 05/07/23 and signed on the board's behalf by:



L R Levene - Trustee

**Independent Examiner's Report to the Trustees of
Manchester Jewish Community Care**

Independent examiner's report to the trustees of Manchester Jewish Community Care ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



R Zoltie CA

R Zoltie & Co
Suite 17
Flexspace
Manchester Road
Bolton
BL3 2NZ

Date: 06/07/23

Manchester Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 December 2022

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	118,748	-	118,748	282,036
Charitable activities	5				
Charitable activities		154,359	-	154,359	144,046
Other trading activities	3	35,034	-	35,034	23,551
Investment income	4	<u>29,932</u>	<u>-</u>	<u>29,932</u>	<u>26,577</u>
Total		<u>338,073</u>	<u>-</u>	<u>338,073</u>	<u>476,210</u>
EXPENDITURE ON					
Raising funds	6	40,421	-	40,421	32,321
Charitable activities	7				
Charitable activities		504,940	679	505,619	434,773
Governance		<u>-</u>	<u>-</u>	<u>-</u>	<u>2,498</u>
Total		<u>545,361</u>	<u>679</u>	<u>546,040</u>	<u>469,592</u>
Net gains/(losses) on investments		<u>(123,771)</u>	<u>-</u>	<u>(123,771)</u>	<u>112,480</u>
NET INCOME/(EXPENDITURE)		(331,059)	(679)	(331,738)	119,078
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,877,638</u>	<u>20,358</u>	<u>1,897,996</u>	<u>1,778,918</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,546,579</u></u>	<u><u>19,679</u></u>	<u><u>1,566,258</u></u>	<u><u>1,897,996</u></u>

The notes form part of these financial statements

Manchester Jewish Community Care

Balance Sheet
31 December 2022

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	13	553,232	19,679	572,911	598,990
Investments	14	<u>985,433</u>	<u>-</u>	<u>985,433</u>	<u>1,300,724</u>
		1,538,665	19,679	1,558,344	1,899,714
CURRENT ASSETS					
Stocks	15	320	-	320	320
Debtors	16	5,060	-	5,060	8,243
Prepayments and accrued income		9,165	-	9,165	8,340
Cash at bank and in hand		<u>9,474</u>	<u>-</u>	<u>9,474</u>	<u>21,718</u>
		24,019	-	24,019	38,621
CREDITORS					
Amounts falling due within one year	17	(15,205)	-	(15,205)	(39,589)
NET CURRENT ASSETS		<u>8,814</u>	<u>-</u>	<u>8,814</u>	<u>(968)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,547,479	19,679	1,567,158	1,898,746
ACCRUALS AND DEFERRED INCOME	18	(900)	-	(900)	(750)
NET ASSETS		<u>1,546,579</u>	<u>19,679</u>	<u>1,566,258</u>	<u>1,897,996</u>
FUNDS	19				
Unrestricted funds				1,546,579	1,877,638
Restricted funds				<u>19,679</u>	<u>20,358</u>
TOTAL FUNDS				<u>1,566,258</u>	<u>1,897,996</u>

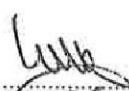
The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 05/02/23 and were signed on its behalf by:


L R Levene - Trustee


M Hart - Trustee

The notes form part of these financial statements

Manchester Jewish Community Care

Cash Flow Statement
for the Year Ended 31 December 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(213,396)</u>	<u>62,792</u>
Net cash (used in)/provided by operating activities		<u>(213,396)</u>	<u>62,792</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(5,998)	(61,037)
Purchase of fixed asset investments		(416,822)	(420,707)
Sale of tangible fixed assets		15,630	-
Net cash drawn/(invested)		79,418	(89,504)
Sale of fixed asset investments		<u>528,924</u>	<u>444,625</u>
Net cash provided by/(used in) investing activities		<u>201,152</u>	<u>(106,623)</u>
Change in cash and cash equivalents in the reporting period		<u>(12,244)</u>	<u>(43,831)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>21,718</u>	<u>65,549</u>
Cash and cash equivalents at the end of the reporting period		<u>9,474</u>	<u>21,718</u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 December 2022

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022 £	2021 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(331,738)	119,078
Adjustments for:		
Depreciation charges	32,077	23,764
Losses/(gain) on investments	123,771	(112,460)
Profit on disposal of fixed assets	(15,630)	-
Investment management charges	9,941	11,283
Increase in stocks	-	(320)
Decrease/(increase) in debtors	2,358	(2,247)
(Decrease)/increase in creditors	(24,234)	23,694
Net cash (used in)/provided by operations	<u>(213,396)</u>	<u>62,792</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.22 £	Cash flow £	At 31.12.22 £
Net cash			
Cash at bank and in hand	<u>21,718</u>	<u>(12,244)</u>	<u>9,474</u>
	<u>21,718</u>	<u>(12,244)</u>	<u>9,474</u>
Total	<u>21,718</u>	<u>(12,244)</u>	<u>9,474</u>

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
General donations	45,911	81,130
Box collections	1,591	2,090
Legacies	17,203	195,781
Gift aid	19,046	2,929
Save the Nicky Appeal	-	106
Rosh Hashonah appeal	12,967	-
Telethon appeal	16,311	-
Neil Diamond tribute evening	1,008	-
ABBA evening 2022	2,721	-
London marathon	1,990	-
Carried forward	118,748	282,036

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

2. DONATIONS AND LEGACIES - continued

	2022	2021
	£	£
Brought forward	<u>118,748</u>	<u>282,036</u>
	<u>118,748</u>	<u>282,036</u>

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Committees, events & room hire	23,590	16,870
Shop and merchandise income	6,103	3,138
Sponsorships	125	-
Catering	1,512	1,677
Sundry income	3,254	566
Plaques	450	300
Sensory garden	-	1,000
	<u>35,034</u>	<u>23,551</u>

4. INVESTMENT INCOME

	2022	2021
	£	£
Dividend and gilt interest	<u>29,932</u>	<u>26,577</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2022	2021
		£	£
Grants	Charitable activities	22,468	13,772
Bury Metro	Charitable activities	16,240	10,710
Fees for day centre care	Charitable activities	66,058	34,773
Soup kitchen - meals on wheels	Charitable activities	<u>49,593</u>	<u>84,791</u>
		<u>154,359</u>	<u>144,046</u>

Grants received, included in the above are:

National Lottery Community Fund	£9,768
HSBC Trust	£5,000
RFB	£5,000
Salford Community	£1,500
Parklife	£1,000

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

6. RAISING FUNDS

Raising donations and legacies

	2022	2021
	£	£
Staff costs	14,302	9,425
Marketing and advertising	-	1,669
Sundry fundraising costs	<u>2,459</u>	<u>-</u>
	<u>16,761</u>	<u>11,094</u>

Other trading activities

	2022	2021
	£	£
Purchases	3,881	2,219
Staff costs	<u>9,838</u>	<u>7,725</u>
	<u>13,719</u>	<u>9,944</u>

Investment management costs

	2022	2021
	£	£
Investment management costs	<u>9,941</u>	<u>11,283</u>

Aggregate amounts

<u>40,421</u>	<u>32,321</u>
---------------	---------------

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Charitable activities	<u>465,947</u>	<u>39,672</u>	<u>505,619</u>

8. SUPPORT COSTS

	Governance costs £
Charitable activities	<u>39,672</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation - owned assets	32,077	23,764
Other operating leases	5,240	-
Surplus on disposal of fixed assets	<u>(15,630)</u>	<u>-</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

11. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	231,800	143,631
Social security costs	8,848	9,074
	<u>240,648</u>	<u>152,705</u>

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

	2022	2021
Chief Executive	1	1
Day centre and welfare	8	6
Administration and support	3	2
	<u>12</u>	<u>9</u>

No employee received emoluments of more than £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	282,036	-	282,036
Charitable activities			
Charitable activities	144,046	-	144,046
Other trading activities	23,551	-	23,551
Investment income	26,577	-	26,577
Total	<u>476,210</u>	<u>-</u>	<u>476,210</u>
EXPENDITURE ON			
Raising funds	32,321	-	32,321
Charitable activities			
Charitable activities	434,094	679	434,773
Governance	2,498	-	2,498
Total	<u>468,913</u>	<u>679</u>	<u>469,592</u>
Net gains on investments	112,460	-	112,460
NET INCOME/(EXPENDITURE)	119,757	(679)	119,078
RECONCILIATION OF FUNDS			
Total funds brought forward	1,757,881	21,037	1,778,918

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
TOTAL FUNDS CARRIED FORWARD	<u>1,877,638</u>	<u>20,358</u>	<u>1,897,996</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 January 2022	850,000	319,557	88,410	1,257,967
Additions	-	5,998	-	5,998
Disposals	-	-	(54,750)	(54,750)
At 31 December 2022	<u>850,000</u>	<u>325,555</u>	<u>33,660</u>	<u>1,209,215</u>
DEPRECIATION				
At 1 January 2022	320,250	283,977	54,750	658,977
Charge for year	17,000	8,345	6,732	32,077
Eliminated on disposal	-	-	(54,750)	(54,750)
At 31 December 2022	<u>337,250</u>	<u>292,322</u>	<u>6,732</u>	<u>636,304</u>
NET BOOK VALUE				
At 31 December 2022	<u>512,750</u>	<u>33,233</u>	<u>26,928</u>	<u>572,911</u>
At 31 December 2021	<u>529,750</u>	<u>35,580</u>	<u>33,660</u>	<u>598,990</u>

14. FIXED ASSET INVESTMENTS

	2022 £	2021 £
Shares	938,027	1,225,281
Other	<u>47,406</u>	<u>75,443</u>
	<u>985,433</u>	<u>1,300,724</u>

Additional information as follows:

	Listed investments £
MARKET VALUE	
At 1 January 2022	1,225,281
Additions	416,822
Disposals	(528,924)
Revaluations	<u>(175,152)</u>
At 31 December 2022	<u>938,027</u>
NET BOOK VALUE	
At 31 December 2022	<u>938,027</u>
At 31 December 2021	<u>1,225,281</u>

There were no investment assets outside the UK.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

14. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 December 2022 is represented by:

Listed investments £938,027

Investments (neither listed nor unlisted) were as follows:

	2022	2021
	£	£
Cash - Investment Managers	<u>47,406</u>	<u>75,443</u>

15. STOCKS

	2022	2021
	£	£
Finished goods	<u>320</u>	<u>320</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade debtors	<u>5,060</u>	<u>8,243</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	11,409	39,029
Social security and other taxes	3,252	-
Other creditors	<u>544</u>	<u>560</u>
	<u>15,205</u>	<u>39,589</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

18. ACCRUALS AND DEFERRED INCOME

	2022 £	2021 £
Accruals and deferred income	<u>900</u>	<u>750</u>

19. MOVEMENT IN FUNDS

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	1,877,638	(331,059)	1,546,579
Restricted funds			
The Bathing Room Fund	20,358	(679)	19,679
TOTAL FUNDS	<u>1,897,996</u>	<u>(331,738)</u>	<u>1,566,258</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	338,073	(545,361)	(123,771)	(331,059)
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>338,073</u>	<u>(546,040)</u>	<u>(123,771)</u>	<u>(331,738)</u>

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	1,757,881	119,757	1,877,638
Restricted funds			
The Bathing Room Fund	21,037	(679)	20,358
TOTAL FUNDS	<u>1,778,918</u>	<u>119,078</u>	<u>1,897,996</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

19. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	476,210	(468,913)	112,460	119,757
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>476,210</u>	<u>(469,592)</u>	<u>112,460</u>	<u>119,078</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	1,757,881	(211,302)	1,546,579
Restricted funds			
The Bathing Room Fund	21,037	(1,358)	19,679
TOTAL FUNDS	<u>1,778,918</u>	<u>(212,660)</u>	<u>1,566,258</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	814,283	(1,014,274)	(11,311)	(211,302)
Restricted funds				
The Bathing Room Fund	-	(1,358)	-	(1,358)
TOTAL FUNDS	<u>814,283</u>	<u>(1,015,632)</u>	<u>(11,311)</u>	<u>(212,660)</u>

20. RELATED PARTY DISCLOSURES

Costs of payroll administration totalling £1,596 were paid to Freedman, Frankl and Taylor, one of whose partners is a trustee of the charity.

Accounts

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2021
for
Manchester Jewish Community Care**

R Zoltie & Co
Suite 17
Flexspace
Manchester Road
Bolton
BL3 2NZ

Manchester Jewish Community Care

**Contents of the Financial Statements
for the Year Ended 31 December 2021**

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Cash Flow Statement	9
Notes to the Cash Flow Statement	10
Notes to the Financial Statements	11 to 18
Detailed Statement of Financial Activities	19 to 20

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2021

The Management Council presents its report and financial statements for the year ended 31 December 2021.

Reference and Administrative Information

Charity Name: Manchester Jewish Community Care

Charity registration number: 257238

Company registration number: 5105654

Registered Office and Operational address
85 Middleton Road
Manchester
M8 4JY

Life President: Nigel Alliance OBE

Vice Presidents:
Robert I Frankl
L Ronnie Levene
Lillian Simons
Brian White

Chaplain: Rabbi Jonathan Guttentag

Management Council	L Ronnie Levene Michael Moore Michael Hart Melissa Chapman Philip Braunstein Margaret Clarke Judith Fiddler Suzanne Kaye David Lewis Jeff Lewis Barbara Bernstein Rosalind Levene Simon Nelson Benjamin Senior Brian White Michael White Giselle Williams	Chairman Executive Member Deputy Chairman Hon Treasurer Hon Secretary Executive member Executive member Executive member Executive member Executive member Executive member
--------------------	---	--

Directors:
Philip Braunstein
Michael Hart
L Ronnie Levene
Jeff Lewis
Michael Moore
Brian White

Company Secretary: Philip Braunstein

Senior Management Team:	Michelle Wiseman Karen Grant	Chief Executive Centre Manager
-------------------------	---------------------------------	-----------------------------------

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2021

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity as laid down in the Memorandum of Association are the assistance of those members of the Jewish faith who are visually impaired, physically disabled or any other category of individual who is deemed to be in need of such assistance. The Centre is used four days per week and is constantly looking to receive new members. There is a clear need for the continued provision of care in the community enabling our members to maintain their independence with the facilities that are provided.

As at 1 January 2021 the charity employed 6 paid full and part time members of staff who undertake care, administration and fundraising responsibilities. The Centre re-opened on 17 May 2021 and employed a total of 12 staff. In addition to the above over 160 unpaid volunteers are involved in our work and we would not be able to function without them. The volunteers give the equivalent of over 12,000 hours per annum of their time which would cost the charity in excess of £300,000 each year. A list of areas in which we use volunteers is as follows:

Running Day-Centre activities	Staffing the reception desk
Serving meals and refreshments	Delivering meals-on-wheels
Running the Talking Newspaper	Running the convenience shop
Organising activity programmes	Computer lessons
Assisting with enveloping for mail shots	Acting as escorts on transport
Assisting in the Art Room	Driving members to and from the Centre

In order to achieve its objectives the charity has used all reasonable methods to promote and enhance the facilities of the charity. We are currently trying to promote a policy of increased fundraising and a search for new volunteers and a marketing drive to encourage more day centre members.

MJCC continued to support the Jewish Soup Kitchen during 2021, preparing meals in our kitchens for them to deliver. Over 5,000 meals were also prepared and sold to the Jewish Soup Kitchen for distribution. The Talking newspaper volunteers returned to the Centre and started recording the newspaper again.

How Our Activities Achieve Public Benefit

The Charity carries out a wide range of activities in pursuance of its charitable aims. The directors consider that these activities below provided benefit both to those who attend our Day Centre and the wider community.

Day Care: The Centre is open on a Monday to Thursday from 9.30am to 3.30pm. Providing a wide range of stimulating activities including art class, yoga, computer lessons, keep fit, live entertainment and discussion groups. There is also a hairdressing salon, convenience shop and visiting chiropodist. A hot 3 course lunch under Beth Din supervision is also provided.

Meals on Wheels: Meals are sent out twice a week to housebound members of the community or to those who are unable to cook for themselves.

Bathing Service: We offer a culturally sensitive, dignified bathing service in our specially adapted bathroom to those who are unable to bathe themselves.

Northern Jewish Talking Newspaper: This is under the auspices of the League of Jewish Women and is sent out weekly on a memory stick.

Community Centre/Other Organisations: The Centre rents out offices to the Jewish Housing Association, the Focus Foundation and Migdal Emunah. Care Concern use our spare offices free of charge for counselling services.

STRATEGIC REPORT

Achievement and performance

Charitable activities

The charity continues to meet all of its objectives. Membership of the Day Centre prior to March 2020 was showing a gradual decline year on year in spite of the high level of activities and services we provide. Referrals continue to be constant but potential users are often leaving it too late to attend and are very frail at their first visit often not being able to attend for long. 2021 will be the 70th anniversary of the founding of the Manchester Jewish Blind Society and there is a plan to have a relaunch around both this milestone anniversary and the reopening of the Centre.

STRATEGIC REPORT

Financial review

Financial position

The centre re-opened in May 2021 and revenue from all sources has been slow to return to pre-pandemic levels. Costs are higher than projected by about 8%. Cost pressures have continued to increase towards the year end. There is great difficulty in achieving revenue levels that match the increasing rate of inflation. Staffing costs in particular have increased to facilitate both recruitment and retention.

Incoming resources have increased by £119,078.

The Investment Committee have been guided by Rathbone Brothers and have continued to adopt a prudent approach for the charity.

Reserves Policy

The directors have examined the needs, risks and challenges faced by the charity in both the short and medium term, along with relevant financial forecasts and have formulated a policy to meet those needs. It intends to review this policy at least annually. The directors believe that to maintain a target level of free reserves equal to 12 months operating expenses is appropriate at the current time.

The directors are confident that at present levels reserves match the target level and they are able to continue the current activities of the charity in the event of a significant drop in funding.

Plans for Future Periods

In early 2021 the Centre continued to provide meals and support by telephone or by WhatsApp groups or Zoom. In early 2021 a major refurbishment took place including the dining room which will be hired out for functions.

Members gradually started to return many being unused to socialising and with COVID still very much in the community. All members had to be fully vaccinated to return as well as all staff and regular testing took place either Lateral Flow and/or PCR. Masks had to be worn throughout the Centre and tenants also had to adhere to these rules.

At the end of 2021 average weekly attendances were 95 which was still slightly down on pre COVID numbers. Referrals are continuing and new members are joining all the time.

The aim for 2022 is to increase membership and to look at future fundraising.

Karen Grant was appointed as Centre Manager which incorporates the role of Care Manager and Activities and Volunteers Co-ordinator.

Benjamin Senior also joined the Board during 2021 and is to assist with fundraising and marketing.

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 19 April 2004. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. The directors review these governing documents on an annual basis.

The charity was an unincorporated association up to 31 December 2004 also called Manchester Jewish Community Care (formerly Manchester Jewish Blind Society) and with the same charity registration number of 257238. With effect from 1 January 2005, the assets and undertaking of Manchester Jewish Community Care (formerly Manchester Jewish Blind Society), including all activities carried out by the charity, were transferred as a going concern to Manchester Jewish Community Care (company limited by guarantee). This transfer was made with the approval of the Charity Commissioners (by letter 21 December 2004).

In accordance with the Articles of Association, the overall management of the charity is vested in the Management Council. All members of the Council (maximum 27) are elected for a period of three years. At the end of the three year period, they are eligible for re-election, if they so wish.

The Management Council appoints an Executive which includes the directors and other ex-officio Honorary Officers as appointed from time to time. The Executive is responsible for the day to day management of the charity and is viewed by the charity as the body of managing directors. The Executive meets as and when required by the chairman and decides policies which are communicated to the Council at Council meetings which are held four times a year.

Investment powers are delegated to an Investment Committee which authorises Rathbones Brothers to act on its behalf. The Investment Committee meets with their representative to decide investment strategy. All directors are familiar with the practical work of the charity. Any new director is fully briefed by the Executive on all aspects of the charity, including its operational framework, future plans and objectives and current financial position.

On the recommendation of the Charity Commission, the charity has established the following measures in respect of eligibility:-

A comprehensive self-declaration of eligibility to act as a director for all directors to sign,
A comprehensive self-declaration of eligibility to act as a Management Council and
Executive member for all new members to sign,
Terms of Reference for all members of the Executive and the Investment Committee

The directors examine any major risks that the organisation faces each financial year when preparing and updating the strategic plans. These include operational, governance, external and compliance risks, as well as financial risks. The Directors have not identified any major risks but should they occur they will establish systems to mitigate these risks.

All directors are familiar with the practical work of the charity. Any new director is fully briefed by the Executive on all aspects of the charity, including its operational framework, future plans and objectives and current financial position.

The charity works closely with a large number of fellow charities in order to pursue its objectives and, where appropriate, to ensure that there is no duplication of services. Principal amongst these are:

Federation of Jewish Services	The Brookvale Settlement
Outreach Community and Residential Services	Henshaws
Manchester Jewish Housing Association	League of Jewish Women
Royal National Institute for the Blind	Jewish Representative Council
Voluntary Action Manchester	Neshomo
Jewish Leadership Council Strategic Group	

Many of the above use the charity's building to share resources. In addition, the charity also works in partnership with the Social Services Departments of Manchester, Bury and Salford Local Authorities.

Manchester Jewish Community Care

**Report of the Trustees
for the Year Ended 31 December 2021**

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers:

Barclays Bank Plc
City Centre Business Office
P O Box 357
51 Mosley Street
Manchester
M60 2AU

Solicitors:

Kuits
3 St Mary's Parsonage
Manchester
M3 2RD

Independent Examiner:

R Zoltie CA
R Zoltie & Co
Suite 17
Flexspace
Manchester Road
Bolton
BL3 2NZ

Investment Advisers

Rathbone Investment Management
8 Finsbury Circus
London
EC2M 7AZ

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 17 May 2022. and signed on the board's behalf by:

.....
L R Levene - Trustee

**Independent Examiner's Report to the Trustees of
Manchester Jewish Community Care**

Independent examiner's report to the trustees of Manchester Jewish Community Care ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of The Institute of Chartered Accountants of Scotland which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

R Zoltie CA
The Institute of Chartered Accountants of Scotland
R Zoltie & Co
Suite 17
Flexspace
Manchester Road
Bolton
BL3 2NZ

Date: 18 May 2022

Manchester Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 December 2021

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	282,036	-	282,036	456,825
Charitable activities					
Charitable activities	5	144,046	-	144,046	143,076
Other trading activities	3	23,551	-	23,551	25,130
Investment income	4	26,577	-	26,577	21,979
Other income		-	-	-	700
Total		476,210	-	476,210	647,710
EXPENDITURE ON					
Raising funds	6	32,321	-	32,321	45,764
Charitable activities					
Charitable activities	7	434,094	679	434,773	463,497
Governance		2,498	-	2,498	18,571
Total		468,913	679	469,592	527,832
Net gains/(losses) on investments		112,460	-	112,460	(7,534)
NET INCOME/(EXPENDITURE)		119,757	(679)	119,078	112,344
RECONCILIATION OF FUNDS					
Total funds brought forward		1,757,881	21,037	1,778,918	1,666,574
TOTAL FUNDS CARRIED FORWARD		<u>1,877,638</u>	<u>20,358</u>	<u>1,897,996</u>	<u>1,778,918</u>

Manchester Jewish Community Care

**Balance Sheet
31 December 2021**

	Notes	Unrestricted fund £	Restricted fund £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	13	578,632	20,358	598,990	561,717
Investments	14	<u>1,300,724</u>	<u>-</u>	<u>1,300,724</u>	<u>1,153,961</u>
		1,879,356	20,358	1,899,714	1,715,678
CURRENT ASSETS					
Stocks	15	320	-	320	-
Debtors	16	8,243	-	8,243	7,176
Prepayments and accrued income		8,340	-	8,340	7,160
Cash at bank and in hand		<u>21,718</u>	<u>-</u>	<u>21,718</u>	<u>65,549</u>
		38,621	-	38,621	79,885
CREDITORS					
Amounts falling due within one year	17	(39,589)	-	(39,589)	(13,990)
NET CURRENT ASSETS		<u>(968)</u>	<u>-</u>	<u>(968)</u>	<u>65,895</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,878,388	20,358	1,898,746	1,781,573
ACCRUALS AND DEFERRED INCOME	18	(750)	-	(750)	(2,655)
NET ASSETS		<u>1,877,638</u>	<u>20,358</u>	<u>1,897,996</u>	<u>1,778,918</u>
FUNDS	19				
Unrestricted funds				1,877,638	1,757,881
Restricted funds				<u>20,358</u>	<u>21,037</u>
TOTAL FUNDS				<u>1,897,996</u>	<u>1,778,918</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 17 May 2022 and were signed on its behalf by:

.....

L R Levene - Trustee

.....

M Hart - Trustee

Manchester Jewish Community Care

**Cash Flow Statement
for the Year Ended 31 December 2021**

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	<u>62,792</u>	<u>136,754</u>
Net cash provided by operating activities		<u>62,792</u>	<u>136,754</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(61,037)	(6,210)
Purchase of fixed asset investments		(420,707)	(487,807)
Net cash invested		(69,504)	-
Sale of tangible fixed assets		-	700
Sale of fixed asset investments		<u>444,625</u>	<u>393,951</u>
Net cash used in investing activities		<u>(106,623)</u>	<u>(99,366)</u>
Change in cash and cash equivalents in the reporting period		<u>(43,831)</u>	<u>37,388</u>
Cash and cash equivalents at the beginning of the reporting period		<u>65,549</u>	<u>28,161</u>
Cash and cash equivalents at the end of the reporting period		<u><u>21,718</u></u>	<u><u>65,549</u></u>

Manchester Jewish Community Care

Notes to the Cash Flow Statement
for the Year Ended 31 December 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021	2020
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	119,078	112,344
Adjustments for:		
Depreciation charges	23,764	25,897
(Gain)/losses on investments	(112,460)	7,534
Profit on disposal of fixed assets	-	(700)
Investment management charges	11,283	5,936
(Increase)/decrease in stocks	(320)	2,718
Increase in debtors	(2,247)	(2,646)
Increase/(decrease) in creditors	23,694	(14,329)
Net cash provided by operations	<u>62,792</u>	<u>136,754</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.21	Cash flow	At 31.12.21
	£	£	£
Net cash			
Cash at bank and in hand	<u>65,549</u>	<u>(43,831)</u>	<u>21,718</u>
	<u>65,549</u>	<u>(43,831)</u>	<u>21,718</u>
Total	<u>65,549</u>	<u>(43,831)</u>	<u>21,718</u>

**Notes to the Financial Statements
for the Year Ended 31 December 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
General donations	81,130	104,244
Box collections	2,090	1,989
Annual Appeals	-	17,024
Legacies	195,781	6,329
Grants	-	84,700
Gift aid	2,929	36,474
Save the Nicky Appeal	106	206,065
	<u>282,036</u>	<u>456,825</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Committees, events & room hire	16,870	15,665
Shop and merchandise income	3,138	1,854
Fonac quiz	-	1,494
Catering	1,677	5,224
Sundry income	566	893
Plaques	300	-
Sensory garden	1,000	-
	<u>23,551</u>	<u>25,130</u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Dividend and gilt interest	<u>26,577</u>	<u>21,979</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2021	2020
		£	£
Grants	Charitable activities	13,772	48,513
Bury Metro	Charitable activities	10,710	3,626
Fees for day centre care	Charitable activities	34,773	64,617
Soup kitchen - meals on wheels	Charitable activities	<u>84,791</u>	<u>26,320</u>
		<u>144,046</u>	<u>143,076</u>

Grants received, included in the above are:

HMRC - Job Retention Scheme	£1,209
Manchester City Council	£6,163
Salford Community	£2,000
The FED	£2,400
We Love Manchester	£2,000

6. RAISING FUNDS

Raising donations and legacies

	2021	2020
	£	£
Staff costs	9,425	5,322
Ground rent and rates	-	115
Marketing and advertising	<u>1,669</u>	<u>732</u>
	<u>11,094</u>	<u>6,169</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

6. RAISING FUNDS - continued

Other trading activities

	2021	2020
	£	£
Purchases	2,219	3,409
Staff costs	7,725	15,003
Fundraising charges	-	12,643
Marketing and advertising	-	1,905
	<u>9,944</u>	<u>32,960</u>

Investment management costs

	2021	2020
	£	£
Investment management costs	<u>11,283</u>	<u>6,635</u>

Aggregate amounts	<u>32,321</u>	<u>45,764</u>
-------------------	---------------	---------------

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Charitable activities	410,104	24,669	434,773
Governance	-	2,498	2,498
	<u>410,104</u>	<u>27,167</u>	<u>437,271</u>

8. SUPPORT COSTS

	Governance costs £
Charitable activities	24,669
Governance	2,498
	<u>27,167</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation - owned assets	23,764	25,897
Surplus on disposal of fixed assets	-	(700)

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

11. STAFF COSTS

	2021 £	2020 £
Wages and salaries	143,631	244,211
Social security costs	<u>9,074</u>	<u>12,977</u>
	<u>152,705</u>	<u>257,188</u>

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

	2021	2020
Chief Executive	1	1
Day centre and welfare	6	7
Administration and support	<u>2</u>	<u>4</u>
	<u>9</u>	<u>12</u>

No employee received emoluments of more than £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	456,825	-	456,825
Charitable activities			
Charitable activities	143,076	-	143,076
Other trading activities	25,130	-	25,130
Investment income	21,979	-	21,979
Other income	<u>700</u>	<u>-</u>	<u>700</u>
Total	647,710	-	647,710
EXPENDITURE ON			
Raising funds	45,764	-	45,764
Charitable activities			
Charitable activities	462,818	679	463,497
Governance	<u>18,571</u>	<u>-</u>	<u>18,571</u>
Total	527,153	679	527,832
Net gains/(losses) on investments	<u>(7,534)</u>	<u>-</u>	<u>(7,534)</u>
NET INCOME/(EXPENDITURE)	113,023	(679)	112,344

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	1,644,858	21,716	1,666,574
TOTAL FUNDS CARRIED FORWARD	<u>1,757,881</u>	<u>21,037</u>	<u>1,778,918</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 January 2021	850,000	292,180	54,750	1,196,930
Additions	-	27,377	33,660	61,037
At 31 December 2021	<u>850,000</u>	<u>319,557</u>	<u>88,410</u>	<u>1,257,967</u>
DEPRECIATION				
At 1 January 2021	303,250	277,213	54,750	635,213
Charge for year	17,000	6,764	-	23,764
At 31 December 2021	<u>320,250</u>	<u>283,977</u>	<u>54,750</u>	<u>658,977</u>
NET BOOK VALUE				
At 31 December 2021	<u>529,750</u>	<u>35,580</u>	<u>33,660</u>	<u>598,990</u>
At 31 December 2020	<u>546,750</u>	<u>14,967</u>	<u>-</u>	<u>561,717</u>

14. FIXED ASSET INVESTMENTS

	2021 £	2020 £
Shares	1,225,281	1,134,758
Other	75,443	19,203
	<u>1,300,724</u>	<u>1,153,961</u>

Additional information as follows:

	Listed investments £
MARKET VALUE	
At 1 January 2021	1,134,758
Additions	420,707
Disposals	(444,625)
Revaluations	114,441
At 31 December 2021	<u>1,225,281</u>
NET BOOK VALUE	
At 31 December 2021	<u>1,225,281</u>
At 31 December 2020	<u>1,134,758</u>

There were no investment assets outside the UK.

Manchester Jewish Community Care
Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

14. FIXED ASSET INVESTMENTS - continued

Investments (neither listed nor unlisted) were as follows:

	2021 £	2020 £
Cash - Investment Managers	<u>75,443</u>	<u>19,203</u>

15. STOCKS

	2021 £	2020 £
Finished goods	<u>320</u>	<u>-</u>

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	<u>8,243</u>	<u>7,176</u>

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	39,029	13,390
Other creditors	<u>560</u>	<u>600</u>
	<u>39,589</u>	<u>13,990</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

18. ACCRUALS AND DEFERRED INCOME

	2021 £	2020 £
Accruals and deferred income	<u>750</u>	<u>2,655</u>

19. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	1,757,881	119,757	1,877,638
Restricted funds			
The Bathing Room Fund	21,037	(679)	20,358
TOTAL FUNDS	<u>1,778,918</u>	<u>119,078</u>	<u>1,897,996</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	476,210	(468,913)	112,460	119,757
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>476,210</u>	<u>(469,592)</u>	<u>112,460</u>	<u>119,078</u>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	1,644,858	113,023	1,757,881
Restricted funds			
The Bathing Room Fund	21,716	(679)	21,037
TOTAL FUNDS	<u>1,666,574</u>	<u>112,344</u>	<u>1,778,918</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

19. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	647,710	(527,153)	(7,534)	113,023
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>647,710</u>	<u>(527,832)</u>	<u>(7,534)</u>	<u>112,344</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	1,644,858	232,780	1,877,638
Restricted funds			
The Bathing Room Fund	21,716	(1,358)	20,358
TOTAL FUNDS	<u>1,666,574</u>	<u>231,422</u>	<u>1,897,996</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	1,123,920	(996,066)	104,926	232,780
Restricted funds				
The Bathing Room Fund	-	(1,358)	-	(1,358)
TOTAL FUNDS	<u>1,123,920</u>	<u>(997,424)</u>	<u>104,926</u>	<u>231,422</u>

20. RELATED PARTY DISCLOSURES

Costs of payroll administration totalling £1,560 were paid to Freedman, Frankl and Taylor, one of whose partners is a trustee of the charity.

Manchester Jewish Community Care
Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations	81,130	104,244
Box collections	2,090	1,989
Annual Appeals	-	17,024
Legacies	195,781	6,329
Grants	-	84,700
Gift aid	2,929	36,474
Save the Nicky Appeal	<u>106</u>	<u>206,065</u>
	282,036	456,825
Other trading activities		
Committees, events & room hire	16,870	15,665
Shop and merchandise income	3,138	1,854
Fonac quiz	-	1,494
Catering	1,677	5,224
Sundry income	566	893
Plaques	300	-
Sensory garden	<u>1,000</u>	<u>-</u>
	23,551	25,130
Investment income		
Dividend and gilt interest	26,577	21,979
Charitable activities		
Grants	13,772	48,513
Bury Metro	10,710	3,626
Fees for day centre care	34,773	64,617
Soup kitchen - meals on wheels	<u>84,791</u>	<u>26,320</u>
	144,046	143,076
Other income		
Gain on sale of tangible fixed assets	<u>-</u>	<u>700</u>
Total incoming resources	476,210	647,710
EXPENDITURE		
Raising donations and legacies		
Staff costs inc Pension costs	9,425	5,322
Ground rent and rates	-	115
Marketing and advertising	<u>1,669</u>	<u>732</u>
	11,094	6,169
Other trading activities		
Shop supplies	2,219	3,409
Staff costs inc Pension costs	7,725	15,003
Fundraising charges	-	12,643
Marketing and advertising	<u>-</u>	<u>1,905</u>
	9,944	32,960

Manchester Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	2021 £	2020 £
Other trading activities		
Investment management costs		
Investment management costs	11,283	6,635
Charitable activities		
Staff costs inc Pension costs	101,062	206,181
Social security	9,074	12,977
Day Centre costs	8,736	6,559
Insurance	5,011	4,416
Gas, electric and water	16,088	23,426
Telephone	7,012	4,318
Printing and stationery	5,343	3,818
Marketing & advertising	8,669	293
Cleaning materials	13,695	4,642
Catering costs	132,095	133,808
Transport costs	4,210	5,187
Outings, sundries, training	5,307	6,335
Repairs and maintenance	60,286	14,233
Computer running costs	4,627	7,694
Ground rent and rates	4,127	1,064
Bank charges	314	202
Plaques	127	-
Staff - advertising	557	-
Freehold property	17,000	17,000
Fixtures and fittings	6,764	8,897
	<u>410,104</u>	<u>461,050</u>
Support costs		
Governance costs		
Staff costs inc Pension costs	25,419	17,705
Accountancy and legal fees	-	1,275
Payroll costs	1,748	2,038
	<u>27,167</u>	<u>21,018</u>
Total resources expended	<u>469,592</u>	<u>527,832</u>
Net income before gains and losses	6,618	119,878
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	112,460	(7,534)
Net income	<u>119,078</u>	<u>112,344</u>

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2020
for
Manchester Jewish Community Care

R Zoltie & Co
Suite 4
Flexspace
Manchester Road
Bolton
BL3 2NZ

Manchester Jewish Community Care

**Contents of the Financial Statements
for the Year Ended 31 December 2020**

	Page
Report of the Trustees	1 to 6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Cash Flow Statement	10
Notes to the Cash Flow Statement	11
Notes to the Financial Statements	12 to 19
Detailed Statement of Financial Activities	20 to 22

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2020

The Management Council presents its report and financial statements for the year ended 31 December 2020.

Reference and Administrative Information

Charity Name: Manchester Jewish Community Care

Charity registration number: 257238

Company registration number: 5105654

Registered Office and Operational address
85 Middleton Road
Manchester
M8 4JY

Life President: Nigel Alliance OBE

Vice Presidents: Robert I Frankl
L Ronnie Levene
Lillian Simons
Brian White
Robert Rodrigues-Pereira z'l (passed away March 2020)

Chaplain: Rabbi Daniel Walker

Management Council:	Brian White	Chairman (until July 2020)
	L Ronnie Levene	Chairman (from July 2020) Executive Member
	Michael Moore	Deputy Chairman
	Michael Hart	Hon Treasurer
	Melissa Chapman	Hon Secretary
	Simon Mehlman	Hon. Secretary (resigned July 2020)
	Philip Braunstein	Executive member
	Margaret Clarke	Executive member
	Judith Fiddler	Executive member
	Suzanne Kaye	Executive member (from July 2020)
	Vivienne Kennedy	Executive member (resigned July 2020)
	David Lewis	Executive member (from July 2020)
	Jeff Lewis	Executive member
	Robert Rodrigues-Pereira z'l	(passed away March 2020)
	Barbara Bernstein	
	Rosalind Levene	
	Simon Nelson	
	Brian White	(from July 2020)
	Michael White	Executive member (from July 2020)
	Giselle Williams	

Directors: Philip Braunstein
Michael Hart
L Ronnie Levene
Jeff Lewis
Michael Moore
Brian White

Company Secretary: Philip Braunstein

Senior Management Team:	Michelle Wiseman	Chief Executive
	Avrom Baker	Day care manager - to July 2020

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2020

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity as laid down in the Memorandum of Association are the assistance of those members of the Jewish faith who are visually impaired, physically disabled or any other category of individual who is deemed to be in need of such assistance. The Centre is used four days per week and is constantly looking to receive new members. There is a clear need for the continued provision of care in the community enabling our members to maintain their independence with the facilities that are provided.

As at 1 January 2020 the charity employed 15 paid full and part time members of staff who undertake care, administration and fundraising responsibilities. Due to the COVID pandemic 10 staff were made redundant during June, July and August. For the remainder of the year MJCC employed 5 full and part time staff. In addition to the above over 160 unpaid volunteers are involved in our work and we would not be able to function without them. The volunteers give the equivalent of over 12,000 hours per annum of their time which would cost the charity in excess of £300,000 each year. A list of areas in which we use volunteers is as follows:

Running Day-Centre activities	Staffing the reception desk
Serving meals and refreshments	Delivering meals-on-wheels
Running the Talking Newspaper	Running the convenience shop
Organising activity programmes	Computer lessons
Assisting with enveloping for mail shots	Acting as escorts on transport
Assisting in the Art Room	Driving members to and from the Centre

In order to achieve its objectives the charity has used all reasonable methods to promote and enhance the facilities of the charity. We are currently trying to promote a policy of increased fundraising and a search for new volunteers and a marketing drive to encourage more day centre members.

Due to the COVID pandemic the Centre closed its doors on the 17 March 2020. In the weeks prior to this there have been approximately 1,329 day centre attendances. A surge in meals on wheels saw 6,800 meals delivered. MJCC also supported the Jewish Soup Kitchen during this time preparing meals in our kitchens for them to deliver. Over 5,000 meals were also prepared and sold to the Jewish Soup Kitchen for distribution. The Talking Newspaper was temporarily halted and Paul Harris stepped in to help with recording. Approximately 30 newspapers are sent out weekly on a memory stick. Over Rosh Hashanah and Yom Kippur the Centre was used for additional Covid compliant services by Heaton Park Synagogue.

How Our Activities Achieve Public Benefit

The Charity carries out a wide range of activities in pursuance of its charitable aims. The directors consider that these activities below provided benefit both to those who attend our Day Centre and the wider community.

Day Care: The Centre is open on a Monday to Thursday from 9.30am to 3.30pm. Providing a wide range of stimulating activities including art class, yoga, computer lessons, keep fit, live entertainment and discussion groups. There is also a hairdressing salon, convenience shop and visiting chiropodist. A hot 3 course lunch under Beth Din supervision is also provided.

Meals on Wheels: Meals are sent out twice a week to housebound members of the community or to those who are unable to cook for themselves. Since March 2020 we have also been preparing meals for the Jewish Soup Kitchen to distribute.

Bathing Service: We offer a culturally sensitive, dignified bathing service in our specially adapted bathroom to those who are unable to bathe themselves.

Northern Jewish Talking Newspaper: This is under the auspices of the League of Jewish Women and is sent out weekly on a memory stick.

Community Centre/Other Organisations: The Centre rents out offices to the Jewish Representative Council and Jewish Housing Association Care Concern, The League of Jewish Women The Literary Group and the Sam Herwald Wednesday Club also use the Centre for their meetings.

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2020

STRATEGIC REPORT

Achievement and performance

Charitable activities

The charity continues to meet all of its objectives. Membership of the Day Centre prior to March 2020 was showing a gradual decline year on year in spite of the high level of activities and services we provide. Referrals continue to be constant but potential users are often leaving it too late to attend and are very frail at their first visit often not being able to attend for long. 2021 will be the 70th anniversary of the founding of the Manchester Jewish Blind Society and there is a plan to have a relaunch around both this milestone anniversary and the reopening of the Centre.

Financial review

Financial position

March 2020 was a turning point for MJCC when the pandemic could possibly have brought about the closure of The Day Centre and the selling of the building to another charitable organisation. Due to the hard work and efforts of a team of dedicated staff, volunteers and Board members a matched crowdfunding appeal was held in July 2020 resulting in over £500,000 being raised or pledged, a proportion of which will be received in subsequent years, and saving the Centre for at least the immediate future. The staffing was scaled down to a minimum and other cost saving exercises undertaken. Levels of remuneration for care staff are set with the objective of both exceeding national minimum wage levels and current market rates for similar carers. More senior staff are remunerated in line with market rates with increases not exceeding inflation.

Incoming resources have increased by £113,023. There is no set fundraising objective as historically most income comes from legacies which are unpredictable.

The Investment Committee have been guided by Rathbone Brothers and have continued to adopt a prudent approach for the charity. Investment objectives are for low-risk capital growth and approximately 2.5% yield taken as income. Performance is assessed against two industry benchmark indices.

Reserves Policy

The directors have examined the needs, risks and challenges faced by the charity in both the short and medium term, along with relevant financial forecasts and have formulated a policy to meet those needs. It intends to review this policy at least annually. The directors believe that to maintain a target level of free reserves equal to 12 months operating expenses is appropriate at the current time. Reserves are currently equal to 24 months of operating expense.

The directors are confident that at present levels reserves match the target level and they are able to continue the current activities of the charity in the event of a significant drop in funding.

Investment policy is unrestricted and holdings are widely spread between equities and bonds.

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2020

STRATEGIC REPORT

Plans for Future Periods

The COVID pandemic forced the closure of the Centre on the 17 March 2020 to members and on the 23 March 2020 to staff other than administration and governance. A small staff team and volunteers ensured that all members were contacted during this time and shopping done and MOW sent out when requested. All members were telephoned on a regular basis to maintain contact and laptops and iPads were given out on loan or donated to members who needed these to keep in touch.

The organisation was able to secure COVID related grants from the National Lottery and from Manchester City Council as well as funding from The Bloom Foundation which was put towards the refurbishment of the toilets, lounge, reception area and dining room. The long awaited dividing doors were also installed. The plan for the dining room is also to hire it out as a function room/restaurant under the auspices of our Catering contractor Michael Issler of the JS Group.

Extra PPE was also purchased for usage in the building and also for reopening.

Due to the fact that there were 3 national lockdowns in 2020 the reopening of the Centre will not be possible until 2021 and plans are being made for this reopening to ensure that the Centre is as COVID safe as possible. MJCC is working closely with the Covid Compliance Officer at Manchester City Council. All members, staff and volunteers will have had to receive 2 vaccinations and staff and volunteers will have to undertake regular lateral flow tests.

The upstairs of the Centre will be out of bounds for members in the immediate future due to the lift being so small but the two main activities held up there namely IT and Reminiscence will be relocated downstairs for the immediate future.

With reductions in staff there are now offices available to let upstairs which should bring in extra income. These are currently being marketed with Michael Herwald Lettings.

The plan is to open the Centre to members on a gradual basis to test the new systems such as a new checking in system on the desk and contactless card machine.

Members are keen to come back, many for an extra day so we hope to build on what we already offer which is to alleviate loneliness and isolation which sadly has been the key theme over the past year.

The organisation is still seeking new Board members. 2020 saw the resignation of Vivienne Kennedy and Simon Mehlman. Their contribution and commitment to the organisation will be greatly missed. We were delighted to welcome 3 new Board members, Suzanne Kaye, David Lewis and Michael White who are looking at membership and the services we offer.

Manchester Jewish Community Care

Report of the Trustees for the Year Ended 31 December 2020

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The organisation is a charitable company limited by guarantee, incorporated on 19 April 2004. The company was established under a Memorandum of Association, which established the objects and powers of the charitable company and is governed under its Articles of Association. The directors review these governing documents on an annual basis.

The charity was an unincorporated association up to 31 December 2004 also called Manchester Jewish Community Care (formerly Manchester Jewish Blind Society) and with the same charity registration number of 257238. With effect from 1 January 2005, the assets and undertaking of Manchester Jewish Community Care (formerly Manchester Jewish Blind Society), including all activities carried out by the charity, were transferred as a going concern to Manchester Jewish Community Care (company limited by guarantee). This transfer was made with the approval of the Charity Commissioners (by letter 21 December 2004).

In accordance with the Articles of Association, the overall management of the charity is vested in the Management Council. All members of the Council (maximum 27) are elected for a period of three years. At the end of the three year period, they are eligible for re-election, if they so wish.

The Management Council appoints an Executive which includes the directors and other ex-officio Honorary Officers as appointed from time to time. The Executive is responsible for the day to day management of the charity and is viewed by the charity as the body of managing directors. The Executive meets as and when required by the chairman and decides policies which are communicated to the Council at Council meetings which are held four times a year.

Investment powers are delegated to an Investment Committee which authorises Rathbones Brothers to act on its behalf. The Investment Committee meets with their representative to decide investment strategy. All directors are familiar with the practical work of the charity. Any new director is fully briefed by the Executive on all aspects of the charity, including its operational framework, future plans and objectives and current financial position.

On the recommendation of the Charity Commission, the charity has established the following measures in respect of eligibility:-

A comprehensive self-declaration of eligibility to act as a director for all directors to sign,
A comprehensive self-declaration of eligibility to act as a Management Council and
Executive member for all new members to sign,
Terms of Reference for all members of the Executive and the Investment Committee

The directors examine any major risks that the organisation faces each financial year when preparing and updating the strategic plans. These include operational, governance, external and compliance risks, as well as financial risks. The Directors have not identified any major risks but should they occur they will establish systems to mitigate these risks.

All directors are familiar with the practical work of the charity. Any new director is fully briefed by the Executive on all aspects of the charity, including its operational framework, future plans and objectives and current financial position.

The trustees confirm that they have given due regard to the Charity Commission guidance on public benefit, therefore: the charity works closely with a large number of fellow charities in order to pursue its objectives and, where appropriate, to ensure that there is no duplication of services. Principal amongst these are:

Federation of Jewish Services
Outreach Community and Residential Services
Manchester Jewish Housing Association
Royal National Institute for the Blind
Voluntary Action Manchester

The Brookvale Settlement
Henshaws
League of Jewish Women
Jewish Representative Council
Neshomo

In March 2020 the Jewish Strategic Group was formed led by the Jewish Leadership Council as a direct result of the Covid pandemic in the wider Jewish community of which MJCC is a member.

Many of the above use the charity's building to share resources. In addition, the charity also works in partnership with the Social Services Departments of Manchester, Bury and Salford Local Authorities.

Manchester Jewish Community Care

**Report of the Trustees
for the Year Ended 31 December 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers:

Barclays Bank Plc
City Centre Business Office
P O Box 357
51 Mosley Street
Manchester
M60 2AU

Solicitors:

Kuits
3 St Mary's Parsonage
Manchester
M3 2RD

Independent Examiner:

R Zoltie CA
R Zoltie & Co
Suite 4
Flexspace
Manchester Road
Bolton
BL3 2NZ

Investment Advisers

Rathbone Investment Management
8 Finsbury Circus
London
EC2M 7AZ

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 25 August 2021 and signed on the board's behalf by:

L R Levene - Trustee

**Independent Examiner's Report to the Trustees of
Manchester Jewish Community Care**

Independent examiner's report to the trustees of Manchester Jewish Community Care ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of The Institute of Chartered Accountants of Scotland which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

R Zoltie CA
The Institute of Chartered Accountants of Scotland
R Zoltie & Co
Suite 4
Flexspace
Manchester Road
Bolton
BL3 2NZ

Date 26 August 2021

Manchester Jewish Community Care

**Statement of Financial Activities
for the Year Ended 31 December 2020**

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	456,825	-	456,825	158,668
Charitable activities	5				
Charitable activities		143,076	-	143,076	129,638
Other trading activities	3	25,130	-	25,130	28,381
Investment income	4	21,979	-	21,979	32,617
Other income		700	-	700	-
Total		647,710	-	647,710	349,304
EXPENDITURE ON					
Raising funds	6	45,764	-	45,764	112,603
Charitable activities	7				
Charitable activities		462,818	679	463,497	475,328
Fundraising events etc		-	-	-	6,165
Governance		18,571	-	18,571	24,610
Total		527,153	679	527,832	618,706
Net gains/(losses) on investments		(7,534)	-	(7,534)	116,265
NET INCOME/(EXPENDITURE)		113,023	(679)	112,344	(153,137)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,644,858	21,716	1,666,574	1,819,711
TOTAL FUNDS CARRIED FORWARD		<u>1,757,881</u>	<u>21,037</u>	<u>1,778,918</u>	<u>1,666,574</u>

The notes form part of these financial statements

Manchester Jewish Community Care

**Balance Sheet
31 December 2020**

	Notes	Unrestricted fund £	Restricted fund £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	13	540,680	21,037	561,717	581,404
Investments	14	<u>1,153,961</u>	<u>-</u>	<u>1,153,961</u>	<u>1,073,575</u>
		1,694,641	21,037	1,715,678	1,654,979
CURRENT ASSETS					
Stocks	15	-	-	-	2,718
Debtors	16	7,176	-	7,176	4,956
Prepayments and accrued income		7,160	-	7,160	6,734
Cash at bank and in hand		<u>65,549</u>	<u>-</u>	<u>65,549</u>	<u>28,161</u>
		79,885	-	79,885	42,569
CREDITORS					
Amounts falling due within one year	17	(13,990)	-	(13,990)	(26,914)
NET CURRENT ASSETS		<u>65,895</u>	<u>-</u>	<u>65,895</u>	<u>15,655</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		1,760,536	21,037	1,781,573	1,670,634
ACCRUALS AND DEFERRED INCOME	18	(2,655)	-	(2,655)	(4,060)
NET ASSETS		<u>1,757,881</u>	<u>21,037</u>	<u>1,778,918</u>	<u>1,666,574</u>
FUNDS	19				
Unrestricted funds				1,757,881	1,644,858
Restricted funds				<u>21,037</u>	<u>21,716</u>
TOTAL FUNDS				<u>1,778,918</u>	<u>1,666,574</u>

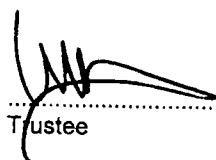
The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 25.8.21 and were signed on its behalf by:


Trustee

The notes form part of these financial statements

Manchester Jewish Community Care

**Cash Flow Statement
for the Year Ended 31 December 2020**

	Notes	2020 £	2019 £
Cash flows from operating activities			
Cash generated from operations	1	<u>136,754</u>	<u>(255,564)</u>
Net cash provided by/(used in) operating activities		<u>136,754</u>	<u>(255,564)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(6,210)	(2,853)
Purchase of fixed asset investments		(487,807)	-
Sale of tangible fixed assets		700	-
Sale of fixed asset investments		<u>393,951</u>	<u>170,073</u>
Net cash (used in)/provided by investing activities		<u>(99,366)</u>	<u>167,220</u>
Change in cash and cash equivalents in the reporting period		<u>37,388</u>	<u>(88,344)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>28,161</u>	<u>116,505</u>
Cash and cash equivalents at the end of the reporting period		<u><u>65,549</u></u>	<u><u>28,161</u></u>

The notes form part of these financial statements

Manchester Jewish Community Care

Notes to the Cash Flow Statement
for the Year Ended 31 December 2020

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2020 £	2019 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	112,344	(153,137)
Adjustments for:		
Depreciation charges	25,897	25,518
Losses/(gain) on investments	7,534	(116,265)
Profit on disposal of fixed assets	(700)	-
Investment management charges	5,936	-
Decrease/(increase) in stocks	2,718	(500)
Increase in debtors	(2,646)	(4,224)
Decrease in creditors	(14,329)	(6,956)
Net cash provided by/(used in) operations	<u>136,754</u>	<u>(255,564)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.20 £	Cash flow £	At 31.12.20 £
Net cash			
Cash at bank and in hand	<u>28,161</u>	<u>37,388</u>	<u>65,549</u>
	<u>28,161</u>	<u>37,388</u>	<u>65,549</u>
Total	<u>28,161</u>	<u>37,388</u>	<u>65,549</u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
General donations	104,244	72,392
Box collections	1,989	3,594
Annual Appeals and room hire	17,024	64,811
Legacies	6,329	17,871
Grants	84,700	-
Gift aid	36,474	-
Save the Nicky Appeal	206,065	-
	<u>456,825</u>	<u>158,668</u>
Lottery Covid Grant	£ 9,700	
Manchester City Council	£25,000	
Wolfson Foundation	£50,000	

Manchester Jewish Community Care

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Committees, events & room hire	15,665	21,686
Shop and merchandise income	1,854	6,695
Fonac quiz	1,494	-
Catering	5,224	-
Sundry income	893	-
	<u>25,130</u>	<u>28,381</u>

4. INVESTMENT INCOME

	2020	2019
	£	£
Dividend and gilt interest	21,979	32,548
Bank & other interest	-	69
	<u>21,979</u>	<u>32,617</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2020	2019
		£	£
Grants	Charitable activities	48,513	-
Bury Metro	Charitable activities	3,626	8,145
City of Salford	Charitable activities	-	385
Fees for day centre care	Charitable activities	64,617	121,108
Soup kitchen - meals on wheels	Charitable activities	26,320	-
		<u>143,076</u>	<u>129,638</u>

Grants received, included in the above are:

HMRC - Job Retention Scheme

6. RAISING FUNDS

Raising donations and legacies

	2020	2019
	£	£
Staff costs	5,322	20,087
Insurance	-	455
Gas, electric and water	-	2,053
Telephone	-	2,844
Printing and stationery	-	209
Cleaning materials	-	1,275
Repairs and maintenance	-	2,516
Computer running costs	-	2,084
Ground rent and rates	115	365
Bank charges	-	207
Marketing and advertising	732	-
Depreciation	-	1,550
	<u>6,169</u>	<u>33,645</u>

Manchester Jewish Community Care

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

6. RAISING FUNDS - continued

Other trading activities

	2020	2019
	£	£
Purchases	3,409	19,309
Staff costs	15,003	41,776
Gas, electric and water	-	2,183
Repairs and maintenance	-	2,520
Cleaning materials	-	1,275
Fundraising charges	12,643	-
Marketing and advertising	1,905	-
Depreciation	-	1,550
	<u>32,960</u>	<u>68,613</u>

Investment management costs

	2020	2019
	£	£
Investment management costs	<u>6,635</u>	<u>10,345</u>
Aggregate amounts	<u>45,764</u>	<u>112,603</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 8) £	Totals £
Charitable activities	459,986	3,511	463,497
Governance	<u>1,064</u>	<u>17,507</u>	<u>18,571</u>
	<u>461,050</u>	<u>21,018</u>	<u>482,068</u>

8. SUPPORT COSTS

	Governance costs £
Charitable activities	3,511
Governance	<u>17,507</u>
	<u>21,018</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2020	2019
	£	£
Depreciation - owned assets	25,897	25,518
Surplus on disposal of fixed assets	<u>(700)</u>	<u>-</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

11. STAFF COSTS

	2020	2019
	£	£
Wages and salaries	244,211	298,346
Social security costs	<u>12,977</u>	<u>-</u>
	<u>257,188</u>	<u>298,346</u>

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

	2020	2019
Chief Executive	1	1
Day centre and welfare	7	12
Fundraising and publicity	-	1
Administration and support	<u>4</u>	<u>3</u>
	<u>12</u>	<u>17</u>

No employee received emoluments of more than £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	158,668	-	158,668
Charitable activities			
Charitable activities	129,638	-	129,638
Other trading activities	28,381	-	28,381
Investment income	<u>32,617</u>	<u>-</u>	<u>32,617</u>
Total	349,304	-	349,304
EXPENDITURE ON			
Raising funds	112,603	-	112,603
Charitable activities			
Charitable activities	475,328	-	475,328
Fundraising events etc	6,165	-	6,165
Governance	<u>24,610</u>	<u>-</u>	<u>24,610</u>
Total	618,706	-	618,706
Net gains on investments	<u>116,265</u>	<u>-</u>	<u>116,265</u>
NET INCOME/(EXPENDITURE)	(153,137)	-	(153,137)

Manchester Jewish Community Care

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	1,797,995	21,716	1,819,711
TOTAL FUNDS CARRIED FORWARD	<u>1,644,858</u>	<u>21,716</u>	<u>1,666,574</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 January 2020	850,000	285,970	69,745	1,205,715
Additions	-	6,210	-	6,210
Disposals	-	-	(14,995)	(14,995)
At 31 December 2020	<u>850,000</u>	<u>292,180</u>	<u>54,750</u>	<u>1,196,930</u>
DEPRECIATION				
At 1 January 2020	286,250	268,316	69,745	624,311
Charge for year	17,000	8,897	-	25,897
Eliminated on disposal	-	-	(14,995)	(14,995)
At 31 December 2020	<u>303,250</u>	<u>277,213</u>	<u>54,750</u>	<u>635,213</u>
NET BOOK VALUE				
At 31 December 2020	<u>546,750</u>	<u>14,967</u>	<u>-</u>	<u>561,717</u>
At 31 December 2019	<u>563,750</u>	<u>17,654</u>	<u>-</u>	<u>581,404</u>

14. FIXED ASSET INVESTMENTS

	2020 £	2019 £
Shares	1,134,758	1,028,075
Other	19,203	45,500
	<u>1,153,961</u>	<u>1,073,575</u>

Additional information as follows:

	Listed investments £
MARKET VALUE	
At 1 January 2020	1,028,075
Additions	487,807
Disposals	(375,188)
Revaluations	(5,936)
At 31 December 2020	<u>1,134,758</u>
NET BOOK VALUE	
At 31 December 2020	<u>1,134,758</u>
At 31 December 2019	<u>1,028,075</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

14. **FIXED ASSET INVESTMENTS - continued**

There were no investment assets outside the UK.

Investments (neither listed nor unlisted) were as follows:

	2020	2019
	£	£
Cash - Investment Managers	<u>19,203</u>	<u>45,500</u>

15. **STOCKS**

	2020	2019
	£	£
Finished goods	<u>-</u>	<u>2,718</u>

16. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2020	2019
	£	£
Trade debtors	7,176	4,236
Gift Aid tax	<u>-</u>	<u>720</u>
	<u>7,176</u>	<u>4,956</u>

17. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2020	2019
	£	£
Trade creditors	13,390	22,866
Social security and other taxes	-	4,048
Other creditors	<u>600</u>	<u>-</u>
	<u>13,990</u>	<u>26,914</u>

18. **ACCRUALS AND DEFERRED INCOME**

	2020	2019
	£	£
Accruals and deferred income	<u>2,655</u>	<u>4,060</u>

19. **MOVEMENT IN FUNDS**

	At 1.1.20	Net movement	At
	£	in funds	31.12.20
		£	£
Unrestricted funds			
General fund	1,644,858	113,023	1,757,881
Restricted funds			
The Bathing Room Fund	21,716	(679)	21,037
TOTAL FUNDS	<u>1,666,574</u>	<u>112,344</u>	<u>1,778,918</u>

Manchester Jewish Community Care

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

19. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	647,710	(527,153)	(7,534)	113,023
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>647,710</u>	<u>(527,832)</u>	<u>(7,534)</u>	<u>112,344</u>

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	1,797,995	(153,137)	1,644,858
Restricted funds			
The Bathing Room Fund	21,716	-	21,716
TOTAL FUNDS	<u>1,819,711</u>	<u>(153,137)</u>	<u>1,666,574</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	349,304	(618,706)	116,265	(153,137)
TOTAL FUNDS	<u>349,304</u>	<u>(618,706)</u>	<u>116,265</u>	<u>(153,137)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	1,797,995	(40,114)	1,757,881
Restricted funds			
The Bathing Room Fund	21,716	(679)	21,037
TOTAL FUNDS	<u>1,819,711</u>	<u>(40,793)</u>	<u>1,778,918</u>

Manchester Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

19. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	997,014	(1,145,859)	108,731	(40,114)
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	<u>997,014</u>	<u>(1,146,538)</u>	<u>108,731</u>	<u>(40,793)</u>

20. RELATED PARTY DISCLOSURES

Costs of payroll administration totalling £2,038 were paid to Freedman, Frankl and Taylor, one of whose partners is a trustee of the charity.