

# Trustees' Report & Financial Statements

April 2020 - March 2021



**Leeds Jewish Welfare Board**

Registered number: 02923217

Charity number: 1041257

# Legal and Administrative Information

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## Trustees

V J Leslie  
H R A Lewis, Vice Chair  
M B Lewis

R J Manning, Chair  
J Mornin  
N J Ross

M B Sandpearl  
S B Walton

## Company registered number

02923217

## Charity registered number

1041257

## Registered Office

Marjorie and Arnold Ziff Community Centre, 311 Stonegate Road, Leeds LS17 6AZ

## Chief Executive Officer and Company Secretary

E Bradbury

## Auditor

BHP LLP, 1<sup>st</sup> Floor, Mayesbrook House, Leeds LS16 6QF

## Bankers

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## Investment advisors

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# Honorary Presidents and Patrons 2020-21

## Honorary Life Presidents

Robert Manning  
Edward Ziff OBE DL

## Honorary Vice Presidents

James Denton  
Colin Grazin  
Elaine Grazin  
Pippa Landey  
Jonathan Straight

## In memoriam

We remember our Honorary Vice Presidents, Allan Marks and Paul Ziff, and Life Patron Lord Jonathan Sacks, who we sadly lost during the year. Wishing all their family Long Life.

## Life Patrons

Marcia & Andrew Brown MBE  
Margaret & Henry Cohen  
Chief Rabbi Ephraim Mirvis  
Marilyn & Graham Stowe  
Monica & Jeffrey Walton  
Dee & Edward Ziff OBE DL  
Dr. Marjorie Ziff MBE

## Patrons

Susan & Tony Belford  
Simon Cope  
Deborah & Adam Cutler  
Maureen & Michael Lewin  
Russell Manning  
Charlotte & Howard Moss  
Amanda & Martin Port  
Michael Sandpearl  
Samantha & Simon Walton  
Debbie & Michael Ziff

# Trustees' Report

## Chair's introduction and reflections

In March 2020 we received the devastating news that due to the Coronavirus pandemic, the UK entered its first period of national lockdown requiring LJWB to cease delivering services from the Marjorie and Arnold Ziff Community Centre (MAZCC). We had to rethink how we would provide services to the 750+ members of our community that rely on LJWB to help and support them every day, week, month, and year.



*Russell Manning, LJWB Chair, and Liz Bradbury, LJWB CEO*

Service users, clients, staff, and volunteers were frightened; most if not all had never experienced a country wide lockdown in response to pandemic - an unseen but devastating virus not only in terms of people's health but severe limitations to public and social life and everyday activities such as shopping and attending leisure and cultural pursuits. We had to take the hard decision, as many businesses and charities did, to reduce costs and furlough some of our staff, and unfortunately, we had to make some staff redundant.

I am pleased to report that everyone connected to LJWB, staff, volunteers, committee members all stepped up to the challenge and recognised that now more than ever, LJWB needed to keep its doors open – albeit some of them virtual. Our registered care teams worked hard, adapting to wearing restrictive PPE, continuing to work in our care homes and out in the community to deliver care, support, and companionship to those who most needed it. Community support and community engagement teams moved services online, spoke to clients over the telephone and held socially distanced meetings and activities to make sure no one felt alone. Our volunteer team became befrienders, expert shoppers, food deliverers, on-line technical helpers and so much more. The Fundraising Committee, with the fantastic support of our donors ensured that funding continued during the most difficult of days. This team effort has been recognised nationally and internationally as a blueprint of how putting the people you support at the heart of everything you do can affect and deliver rapid change.

As we move out of lockdown, LJWB faces many challenges including funding cuts to grants, and contracts which do not reflect the true cost of living increases, as well as the personal financial pressures on many of our donors. Our staff teams worked tirelessly and many of our volunteers who helped us during the pandemic have returned to their pre-pandemic roles. However, we remain committed to supporting our community and will continue to develop new services and partnerships to meet the needs of our community and continue to positively change lives.

*Russell Manning*

Russell Manning (Nov 19, 2021 13:47 GMT)

Russell Manning, Chair of the Board

Nov 19, 2021

# Trustees' Report

## Our objects

"...to provide, with particular regard to the Jewish community, care services to those in need of assistance by reason of poverty, hardship, distress, infirmity or old age in Leeds and Yorkshire and district and generally to relieve and improve the social and physical condition of the Jewish population in the area of benefit."

## Our vision

Positively changing lives

## Our mission

Providing relevant and responsive care, support, and activities for all ages in our locality

## Our values

Jewish values are central to how we have always operated – and will continue to be so. Respecting others, being compassionate and caring, acting with honesty and integrity and setting a positive example for others is crucial when carrying out our charity work. We want to do more, and our values are reviewed on a three-year cycle. They were last reviewed in 2019 to focus on four key areas:

**Open** - Reaching out and providing support to our locality.

**Transformative** - We recognise the need to continually be transforming what we do to meet the changing needs of our community, becoming more effective and efficient and delivering high-quality services.

**Needs Led** - Working in close harmony with our locality and service users to understand needs.

**Caring** - Caring for ourselves, others, and the environment.





# Trustees' Report

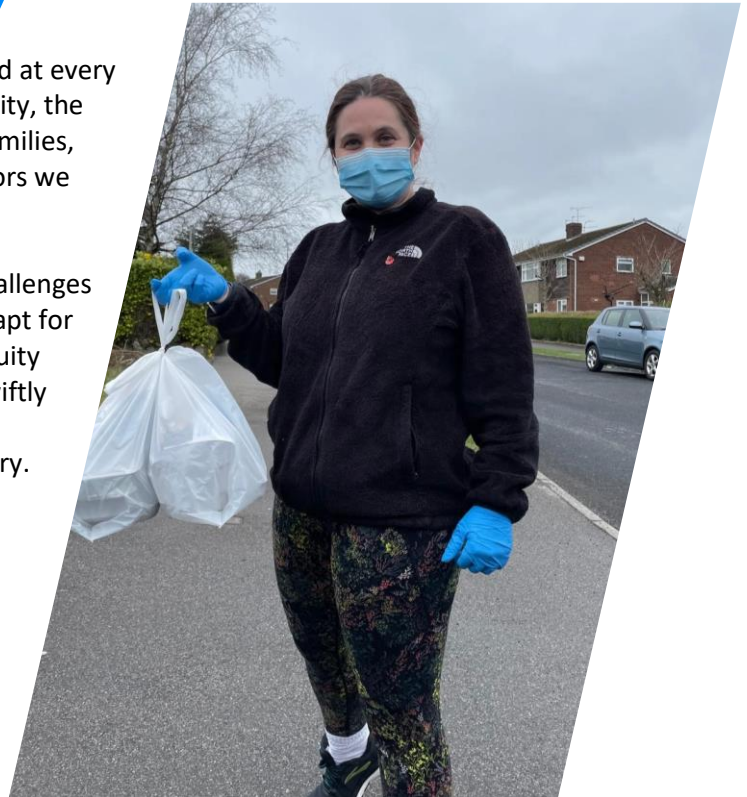
## Covid-19 impact summary

Covid-19 has impacted on Leeds Jewish Welfare Board at every level and affected each person connected to our charity, the people we support, our volunteers and colleagues, families, and other organisations, commissioners, and regulators we work alongside.

During the pandemic we have responded to many challenges and learnt much about ourselves and how we will adapt for the future. Our previous planning for business continuity interruption and decisive leadership enabled us to swiftly adapt our working and minimise the impact of the pandemic and lockdowns on continued service delivery.

Interpreting changing, and often contradictory, Government and regulatory guidelines to ensure we were operationally safe and working to best practice standards was, at best, challenging. In the early months of the pandemic, during Spring 2020, we changed work practices and developed new ways to help people most affected by lockdown, and support clients, volunteers, and staff with their physical and mental wellbeing. Traditional centre activities were modified or replaced with innovative household-based activities and deliveries, and we quickly developed a virtual online programme of social, educational, and therapeutic activities, which were open to all the people we support and their families.

As lockdown progressed, we continued to listen to our service users and the challenges they faced; including loss of confidence, increased self-medication, anxiety, fear, increased violence and abuse, sleep disorders, lack of self-care, loss of routine and reduced coping mechanisms. Consequently, we developed additional services to help address these issues, including establishing a Covid-19 helpline, drop-in support services and face-to-face support as allowed, loan of IT equipment, and on-line counselling and support groups.



***"I can't thank you enough for all that everyone is doing at LJWB; I can count how many times I've been out in the last nine weeks on my hand and only for about fifteen minutes each time. I feel so well looked after and the iPad has really helped."***

# Trustees' Report

## Covid-19 impact summary

Throughout the pandemic, our people have been outstanding in their support, willingness, and enthusiasm, and helped with our new and updated services, including grocery shopping and delivery of hot and frozen Kosher meals, providing IT training and support with keeping in touch using technology, and helping to reduce loneliness by manning the new telephone buddy scheme. Our staff worked tirelessly, coping admirably with the many changes and challenges, new technology, PPE requirements, remote working, and different ways of working through providing new or adapted services.

It was important to us to further resource our modified support programmes, and we are hugely grateful to the Jewish Community for their immense support during the Spring 2020 Covid Crisis Appeal. We accessed the Government's furlough scheme appropriately for a small number of staff; other colleagues worked from home where appropriate, and we provided support to those who were shielding following health guidance. We developed an individual based risk assessment framework for all the people we support and relevant colleagues to ensure we could mitigate all controllable risks, and established processes around Government track and trace facilities to ensure we maintain vigilance and are prepared for future challenges. Additional financial support was provided via a grant from MIND and also The Jewish Leadership Council (JLC) which helped us financially support service changes and additional resources.

The learning from all the above will support our future developments and plans as we adapt to the changing social care landscape and learn to live with Covid-19 as safely as possible. Many challenges remain, and we expect demand for our services to increase as the impact from the pandemic continues to unfold. This must be balanced with the availability of staff and other resources as we progress into 2021/22.

***"<Staff member> has been absolutely wonderful to me, he has been there for me every week...which is a sign of an amazing support worker. <They> have made <me> feel better about my life and support network. I would like to commend them and provide a positive review of their work. I am ecstatic with how they have looked out for me when no one else has :- ) Thank you all."***





# Trustees' Report

## Update on 2020-21 targets and strategic plans

We said we would	We have
<p>Respond proactively and positively to all the challenges Covid-19 brings and ensure continuity of safe service provision.</p>	<ul style="list-style-type: none"> <li>Continued to provide services either online or face to face when permitted.</li> <li>Adapted and developed new services as need increased and legislation changed.</li> <li>Developed robust risk assessment and contingency plans to ensure that we were safe in all aspects of service delivery.</li> <li>Provided training and support to staff to help them deal with different ways of working and legislative requirements.</li> <li>Applied for additional grant funding to support increased demand in services.</li> <li>Kept face-to-face and buildings-based services open when permitted and invested in additional resources for the safe delivery of services.</li> <li>Worked collaboratively with suppliers to maintain and provide services.</li> <li>Engaged with the wider Jewish community to understand and learn from our UK and European colleagues about their service response and support offer.</li> </ul>
<p>Develop a new assessment and independent review function to provide an enhanced customer response and ongoing support to help people live better lives</p>	<ul style="list-style-type: none"> <li>Developed and launched this function during lockdown. This service has supported over 500 people to access LJWB and other services more easily. The service provides a single point of access for service users and clients and is built upon a strength based, can do approach to the co-production of help and support to enable people to live as independently as possible.</li> <li>Clients and customers have welcomed this approach and this has supported the efficient allocation of therapeutic based staff to deliver more direct help and support.</li> <li>Service coordination across the organisation has improved.</li> </ul>
<p>Increase LJWB's profile on a local, regional, and national stage</p>	<p>Lockdown and travel restrictions did prevent in person attendance but the rapid response of LJWB to the pandemic has received national and international acclaim.</p> <p>Organisational representatives have spoken about:</p> <ul style="list-style-type: none"> <li>Building resilience through the pandemic</li> <li>Service responses to the pandemic</li> <li>Leadership and women in the workplace</li> <li>Inclusivity and providing services to the Jewish community</li> </ul>

## Update on 2020-21 targets and strategic plans

We said we would	We have
Embed LJWB values and an enhanced understanding of Jewish Values – ambition to have a strong values driven / service user centric organisation	<ul style="list-style-type: none"> <li>• In conjunction with the training team, revised our induction and training processes for staff so that they understand the importance of Jewish values in all our work.</li> <li>• Communicated about Jewish events through our weekly HR bulletins and quarterly staff newsletters and continue internal dialogue with staff about our community.</li> </ul> <p>Unfortunately, we have not been able to hold our many in person cultural events this year.</p>
Ensuring all stakeholders understand the work and impact of LJWB.	<p>Due to the breadth of work LJWB does it is hard to describe a 'single' service or product which many other organisations can provide. However, through our social media outlets, campaigns and messaging, service reports and engagement activities we continue to educate people what we do.</p>
Become efficient, effective, and safe at what we do.	<ul style="list-style-type: none"> <li>• Placed an increased emphasis on staying safe, this year more than ever.</li> <li>• Required all staff, regardless of their position, to undertake infection control, food hygiene, and Covid -19 training to be able to have an informed workforce who could help if need be.</li> <li>• Continued to provide online training for all staff and face to face assessment when required.</li> <li>• Moved to online delivery of services because of the pandemic. This has helped us to move forward with providing increased opportunities for access to our services and flexible working for staff who are able to do so.</li> <li>• Continued investment in enhanced IT security, on-site security, fire safety and environmental safety to provide well maintained and secure sites for service delivery.</li> </ul> <p>Our rapid response to the pandemic, procurement of PPE, Covid-19 risk assessment, staff wellbeing assessments and ongoing review of the changing regulations and advice has helped keep everyone safe.</p>

## Reducing social isolation and facilitating connections

The Marjorie and Arnold Ziff Community Centre (MAZCC) remains a key focal point of our service delivery. Our main activities here are carried out by the Community Engagement and Inclusion, and the Community Support Services teams

The majority of this year's reporting covers the periods of national lockdown aside from July to November when the centre was open for therapeutic activities, basic in-person programme and 'lunch for less'. Most of our services during the year were delivered through outreach and virtual channels.

Our achievements from April 2020 to March 2021 included the following:

- We transformed our service delivery route taking almost everything we do at the MAZCC out into the Community.
- We restructured the service to create a new Assessment and Review Team to create a more responsive service to meet the rising needs of the service users.
- We created a Helpline in response to the outbreak of the pandemic, receiving over 500 calls during this period.
- We made the centre Covid-safe with the inclusion of partitions, mobile handwashing facilities and temperature checks, whilst reinforcing mask wearing, social distancing and additional cleaning.
- We continued to provide a programme online, comprising of activities and classes, including creative, personal development, wellbeing, fitness, and social and educational content. This programme offered a lifeline to those who would otherwise have found themselves experiencing extreme loneliness and social isolation during this lockdown period.



***“Thank you, I can access my meditation group and synagogue meetings, I feel really proud that I know how to use Zoom! Thank you so much for thinking of me and <volunteer> has been amazing. This has really helped me”***

## Reducing social isolation and facilitating connections

- We loaned 20 iPads to older people and families in the community in order to keep them engaged with our programme, enable them to do their homework, maintain contact with their families and support workers and reduce social isolation. These were funded by grants from Leeds City Council, The Jewish Leadership Council, and 100% Digital Leeds. Very few recipients had any computer experience, and they were supported by a team of LJWB technical volunteers who talked them through every stage either by phone or at a safe 2m distance at the front door.
- Footfall was minimal during the lockdown period although therapeutic groups and one-to-one sessions were still operated from the MAZCC. During the Summer opening period footfall increased and we managed to deliver a Covid-safe Summerscheme for children with additional needs.
- Our transport service became crucial for escorting people, who had no other support and were shielding, to their Covid vaccination and other hospital appointments. Our support workers provided a Covid-safe vehicle and physical support for those whose mobility had declined.
- We recruited a team of volunteers (95 new volunteers) who helped 'feed the community' with a shopping service (over 550 deliveries were made), lunchtime meal delivery service from our MAZCC kitchens, frozen meal deliveries (approx. 4,895 meals over the year) and who delivered over 600 Friday night meals at Chanukah, New Year and Pesach. We re-started our 'Lunch for Less' during the period we were allowed to open, alongside the outreach service for those who couldn't attend the centre, continuing with our commitment to offer a kosher meal deal in the MAZCC every weekday providing a hot two-course meal for £5.00 to all visitors of all ages.
- Our team of volunteers made over 1,800 telephone support calls to people in the community to keep in touch and delivered over 700 care packages throughout the year and at Chanukah and Purim.
- The online programme was kindly sponsored by Lea Ziff in memory of Paul Ziff.



## Reducing social isolation and facilitating connections



- We marked significant dates in the Jewish calendar via 'Donate A Dish' and care package deliveries: these included Purim, Pesach, and Chanukah. We also delivered yahrzeit candles to people who were isolating.
- We continued to engage with the Community and reduced social isolation via social media campaigns, regular updating of website and newsletters.
- We provided the playroom for use by single parent bubbles as a safe alternative space for children and families.
- We hosted a pop-up flu clinic in our car park and delivered public health messages to the community.
- We acknowledged befriending week, loneliness awareness, carers week, safeguarding week, volunteers' week, and mental health awareness week with a week of tips and techniques for people to stay mentally well, top tips for receiving the Covid vaccine and internet safety tips.
- Women's Group, Carers' Group, Learning Disability Social, Inclusive Art, Lego Club and Grief Recovery continued both in person at the MAZCC and online. Movement to Music, Arts and Crafts, Bingo and Quiz and online storytelling for children also continued in person when possible and online during the lockdown period.
- For the first time we delivered our Annual Review online with a live Chanukah candle lighting.
- In conjunction with LJHA we helped source live entertainment in the courtyard for residents of Stonegate Way.
- Significant partnership working was undertaken with other organisations to support the Community including LJHA, Rep Council, the Kollel and Habonim.





## Community support services

The Community Support Team continued to provide support to the most vulnerable members of our community. Initially as lockdown measures were introduced in April 2020 and the MAZCC was required to close, staff worked remotely from home, and maintained contact with people by telephone or where possible via Zoom. As restrictions eased, we have returned to 'business as usual' and face-to-face contact to deliver our therapeutic groups, whilst maintaining social distancing measures.

Over the period April 2020 – March 2021, we received 106 new referrals for our service in addition to the people we were already supporting. 35 of these referrals were self-referrals and 19 were via our Covid Helpline. Reasons for referrals have as always been diverse, but those requesting support for anxiety, isolation and deteriorating mental health were noted to have increased from previous years.

## Services to support older people

We recognised that older people were particularly affected by the pandemic as lockdown restrictions were implemented, our regular programme of activities at the MAZCC was suspended due to national restrictions and contact with friends and family were reduced.

Working closely with Community Engagement and Inclusion, the Community Support Team maintained contact with everyone known to our service. This ensured they were able to access help provided by volunteers such as shopping and frozen meal delivery and access to iPads- and volunteer 'tech buddies'.

We also signposted people to the telephone befriender service which also helped in alleviating isolation, enabling us to monitor the wellbeing of a larger cohort of people. Our volunteers became skilled in identifying when people were finding things especially challenging and forwarded any concerns on to our Community Support Team who were able to respond quickly and address any issues promptly.

## Services to support people with sensory loss

We were also aware that people with sensory loss were at higher risk of social isolation and so worked hard to maintain contact throughout the pandemic lockdown periods. Physical access to sensory loss living aids and maintaining hearing aids was of significant importance during lockdown. When able, we visited people in their homes – or on the doorstep if they were not comfortable with a home visit - wearing full PPE and ensured hearing aids were cleaned and batteries renewed. When restrictions were eased, we relaunched our Hearing Aid Drop-In to enable people to access support and reconnect with members of the community.

## Supporting mental health and wellbeing

One of the most significant challenges for LJWB's team over the past year has been supporting people with their mental health. We noted a rise in people reporting they were struggling with increased stress, anxiety, and depression during the year, with an increase in referrals where this was the primary reason for support from the service. We also noted that people known to the service with pre-existing mental health problems were informing us they were experiencing poor or deteriorating symptoms during the pandemic, including self-harm thoughts and behaviours. The main reasons for this deterioration included people losing control over their lives, fear and uncertainty, loss of income due to furlough or unemployment, and struggling to balance home working and home schooling.

Although support during lockdown periods was primarily by telephone or Zoom, as soon as we were able, we visited people in their homes to enable face to face contact.

A high proportion of people we were working with reported they were feeling lonely, as even when lockdown restrictions were released over the summer period, they still remained anxious about fully re-engaging in the community. We know that loneliness matters for mental health because connections with others help us cope with difficulties, and loss of connections means less emotional support at a time of global crisis that has challenged almost everyone. As soon as restrictions permitted, we began to deliver our specialist therapeutic groups and encouraged and supported people to attend either face to face or join by Zoom, providing iPads where required to help people maintain connections with others. These included our Women's Group which has continued to meet weekly both virtually and face to face, enabling 12 women to keep in touch, offer peer support and share their experiences and coping strategies during challenging times. Strong friendships have formed within this group who also meet outside of the group, with some planning holidays together when confident to do so.

***"I really appreciate you ringing me up because I don't have many people to talk to."***



## Community services for people with learning disabilities

Our dedicated support worker has continued to provide practical and emotional support including connecting with others and maintaining a healthy lifestyle during lockdown. A small grant enabled us to focus on supporting people in staying safe during the pandemic, including advice and guidance regarding restrictions, prevention, symptoms, and testing. Funding from Live Well Leeds enabled us to continue to support people with Learning Disabilities living independently in our community and understand about key messages relating to the pandemic including staying safe and vaccinations. We also supported people to ensure they attended vaccination appointments and access to professional advice where people were hesitant or had concerns regarding the vaccines.

We have continued to deliver our Learning Disability Social Group to enable people to maintain connections and friendships. We increased the frequency of the group from monthly to fortnightly at the request of the members who reported that were feeling isolated and missing their friends. 29 people regularly attended sessions which include fun activities chosen by group members. We also had a series of 'Art by Zoom' sessions, focused on arts and crafts people could do at home, following distribution of Craft Boxes to group members.



Initially the social group met virtually but when permitted we met at the MAZCC. Like all services, we have supported people to access technology to participate in activities and maintain connections, including loaning of iPads and arranging internet connection in their homes.

***"<Staff member> is very helpful when I need her...always there for me...very helpful."***

## Family support and children's activities

We have continued to provide family support to parents and children over the past year. This has been critical as children and their parents have been deeply affected by the changing situation regarding lockdowns and school closures. We have noted an increase in children reporting anxiety, low mood, and difficulties in making friendships, especially those who had transitioned from primary to secondary school during a disruptive first term. The issues the team supported in their one-to-one work continued to be diverse in nature, including helping with the establishment of sleep routines, confidence building, and supporting parents with behaviour management especially for children with autism who were particularly affected due to imposition of restrictions and disruption of routines.



We received 15 new referrals to the Family Support Service and continued to support a further 25 families. We have led on two Early Help Plans for the most vulnerable children to ensure they get the right support at the right time. We have delivered many hours of phone calls support and face-to-face contact and delivered one-to-one sessions for six children who have been supported to manage their anxiety and low self-esteem through regular sessions at the MAZCC.

We were able to deliver a series of one-to-one Art Sessions with a final year Art Therapy student who has worked with six children in addition to supporting our Inclusive Art Group.

We have continued to focus on supporting children with Special Educational Needs as we are aware they and their families were particularly impacted by the pandemic. Where possible, much of our provision delivered was targeted at this particular group of children. We were able to deliver an inclusive Summerscheme which 12 children attended over three weeks in designated 'bubbles' to maintain a Covid safe environment, enjoying art and crafts, sport activities and games, supported by our specially trained staff and volunteers.

***"<Family Support Worker> has changed our lives. For the best part of 10 years, we have existed on little to no sleep and now <X> sleeps through the night! He's happier and academically he is coming on leaps and bounds. He has a much happier mummy now too!"***

We continued to deliver our Inclusive Art and Lego Groups when restrictions permitted, with eight children with Special Educational Needs. We ensured Covid safe guidelines were followed at all times, which unfortunately meant having to restrict numbers of children attending each session. However, we were able to continue to run these by offering smaller group sessions more frequently to ensure continuity for all the children.

During lockdown periods we also delivered online Storytimes and Virtual Art by Zoom Groups, with craft packs distributed to children to enable them to try out new ideas and techniques and make Channukah Cards. This enabled us to maintain contact with children and provide continuity during a time of change and uncertainty.

## Maintaining contact with carers

Throughout the year we maintained weekly contact with 34 people with caring responsibilities as we were aware that they are at risk of isolation, especially if they were caring for someone who was clinically vulnerable and recommended to shield during the pandemic. Our dedicated workers ensured carers were signposted to workshops and support offered by Carers Leeds regarding maintaining their own health and wellbeing, as well as LJWB online activities. We also ensured all Carers were included in many initiatives delivered by the organisation such as 'Donate a Dish' and kept up to date with national information such as free PPE for Carers and the roll-out of vaccine timelines.

During lockdown periods we increased the frequency of our Carers' Group, meeting every two weeks by Zoom, and when restrictions eased, alternate meetings were held face to face at the MAZCC. This enabled Carers to join the group according to their personal choice. On average six people attended each Zoom or face-to-face meeting.

***"The Welfare Board  
has been my lifeline,  
I'm so grateful that  
you are all there."***

## Grief recovery

In August 2020 we secured restricted funding from the Government, administered by MIND, which helped to financially support the delivery of the Grief Recovery Method; a programme developed by the Grief Recovery Institute. Although some practitioners had previously been delivering the programme as part of their support work, we were aware that the pandemic would have significant consequences for people who had lost a loved one during this particular time, and who had not been able to manoeuvre through the grieving process in the absence of rituals and the comfort from other people

In order to be able to increase our capacity to deliver the programme, three support workers undertook Advanced Practitioner Training. This enabled them to deliver the programme virtually, which was important during lockdown periods. A further staff member undertook the training to meet increases in demand.

***"At the end of the course I was able to stop feeling guilty and felt at peace – that was the greatest gift I could have."***



## Registered Care - Moorcare

During an extremely challenging year, and within the restraints of the COVID 19 pandemic, our domiciliary care service, Moorcare continued to deliver a service to those who remain vulnerable and require support. Our staffing teams have been central to the successful delivery of the service and have gone the extra mile to ensure people remain safe and supported within their own homes.

As a provider, we have had a very low number of staff and people we support testing positive for COVID 19, and they have been within a very focused area and contained swiftly. Our staff teams have been supported throughout the pandemic and have been provided with practical support such as additional training and PPE provision and regularly updated on the latest government guidance as it changed. We have continued to have challenges with recruitment of suitable staff and are continuing with our ongoing recruitment processes.

Care staff remain committed to providing the highest possible service seven days a week and have delivered the service whatever the weather and challenges. We have begun an office restructure in line with the registered manager's requirements for the service to facilitate efficiencies and have a more effective office team.

During the period April 2020 – March 2021, Moorcare delivered care and support to 100 people in the north Leeds area averaging 880 hours per week.

Moorcare continues to have a 'Good' rating with CQC.

***"As the coronavirus news continues, I just wanted to say that you are all in our thoughts. Moorcare's support whilst our parents were at home gave me a real insight into the work needed to keep people safe and cared for. Do please pass on our very best wishes to the team and hoping that people stay safe and well."***



## Registered Care – Learning Disability Residential Care

LJWB operates houses for adults with learning disabilities in North Leeds. These three care homes are the only Jewish residential care homes for adults with learning disabilities in Yorkshire. Residents take an extremely active part in running the home, including planning their own meals, activities, and decoration within the home.

Our learning disability care homes have had a very challenging year with the COVID 19 pandemic. Our residents have been supported to remain in contact with loved ones through various means such as video calls and other social media. Our residents were unable to attend their usual day services and community activities. LJWB as a wider organisation offered support through their modified programme and adapted services, for example, our activities coordinator provided remote sessions of various activities to support with the reduction in isolation. Staff in the homes did an amazing job to keep everyone safe, entertained, and happy as our vulnerable clients had to self-isolate.

Our residential homes implemented a strict infection control and testing programme. Our Cranmer scheme houses had no cases of COVID 19 within the staff team or within the residents. Within Montague Burton House we had positive COVID cases and during the outbreak LJWB offered additional support through meal delivery to the home from the MAZCC to allow for all staff time to be dedicated to care and support to facilitate residents' recovery. Thankfully all those who were positive have successfully recovered.

***“Thank you <to> all the staff for looking after <our family member> and all the other residents so well during this time and for all the video calls which are wonderful. We think you’re all amazing.”***



## Looking forward to 2021-22

As we enter the second year of the pandemic, like many charities, we are reflecting on how we will be able to move forward and relaunch our services, what income we will have and how we will be able to support our staff, volunteers, and clients – many of whom are exhausted, stressed and suffering from poor mental wellbeing.

Throughout lockdown, being able to help our community and each other has given us the energy and impetus to continue and we must focus on this as we move forward. According to Jewish tradition, the world is an imperfect place, and we all have a responsibility to do something towards altering the situation and repairing the world.

Building on this tradition, our key focus for the forthcoming year is ensuring that we are able to continue to run our services, maintain income levels and support staff and volunteers.

Key actions and targets include:

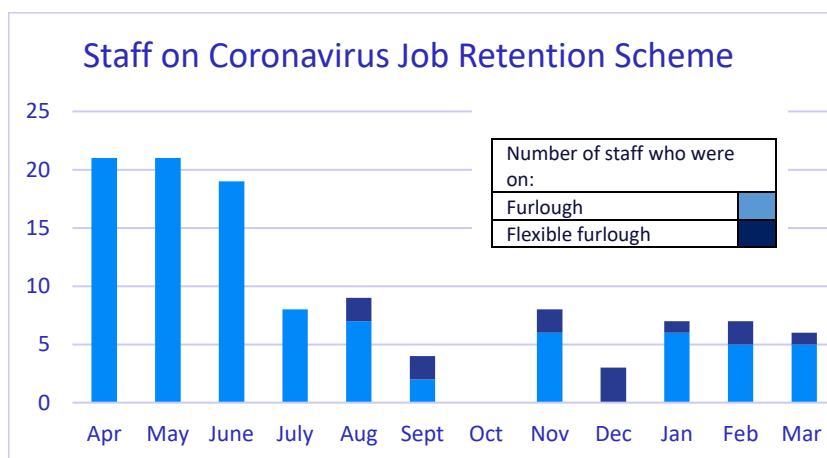
1. Meeting the increased demand for our charitable services from the community and being able to resource this increase using a combination of staff and volunteer skills.
2. Reviewing our community-based services for adults with mental health challenges, learning disabilities and sensory loss, working in partnership with other organisations to maximise localised asset-based commissioning and ensuring services remain relevant, modern and user focused.
3. Receiving approval from CQC to open Woodlands House residential care services for adults with learning disabilities and moving Cranmer residents who have chosen to do so into this purpose built, high-quality home. Ensuring all residential care services are rated at least 'Good' by CQC.
4. Continuing to provide domiciliary care services in a safe and well led manner and maintaining a 'Good' CQC rating. Meeting the challenges faced by low contract prices, severe staff shortages due to staff leaving the sector, retiring and impact of Brexit coupled with an increase in complexity of client need.
5. Securing fund-raised income for a second year of the pandemic recognising limitations placed upon 'in person' events and challenges. Utilising on-line campaigns and activities to continue to engage with our donor community. Reviewing and planning for increased income from other sources including grants and our charity shop.
6. Undertaking a financial review of our intercompany loans, building based assets, contracts, and arrangements to plan for future developments and community need.
7. Reflecting on our environmental, social and governance impacts and implementation of a sustainability strategy.

## Our employees

During the period April 2020 – March 2021:

- LJWB employee headcount was 132 members of staff, of which 81% were female and 19% were male.
- 40.2% of employees were engaged on a full-time contract, 37.9% employees on part time contracts, and 21.9% with other forms of contractual arrangements (including bank staff). Compared to last year, this is a decline of 3.2% in bank contracts.
- Absence levels increased to 4.1% (1.6% up in comparison to last year, mainly due to COVID-19 related sickness including anxiety and stress). This is below the national NHS North-East and Yorkshire absence rate of 4.4%. The HR team continued to support line managers with effective absence management procedures.
- Working in partnership with other agencies in Leeds, we welcomed four ‘Step into Care’ placements from Leeds City Council.

During the COVID-19 pandemic, we had to adapt quickly and change some day-to-day processes for our people. We introduced additional policies, procedures, and risks assessment to support and guide our staff members. We supported our staff through Employee Wellness Action Plans and Home Risk Assessments.



Due to the national lockdowns and changes to our services, we were able to take advantage of the Coronavirus Job Retention Scheme.

We developed new robust reporting processes, including updates on supervision, appraisals, mandatory training, and other procedures.

We continue to be committed to safe and effective recruitment, selection and retention processes of all employees and volunteers. Our approach includes taking up of two written references, initial and annual Disclosure & Barring Service checks and an ongoing appraisal, supervision, and training programme.

Our training and development included introduction of in-house Infection Control Training and Food Safety Training, completed by staff and volunteers, and we continue to work through First Aid Training and Fire Safety Training across the MAZCC. Between April 2020 and March 2021, we provided 1297 hours of training.

## Our people

We offered a full training portfolio for our office staff and Registered Care Services and moved training to an online platform. We made a successful claim of approximately £10,000 from the Workforce Development Fund to support the training of care staff

Training delivered to staff and volunteers included:

- Mandatory training for care staff in line with the requirements of the Care Certificate
- Introduction and delivery of LJWB HR and MAZCC Health and Safety Induction Training for all new starters
- Development of online training for Infection Control
- Management Training Programme for newly appointed or recruited managers
- Introduction of Skills for Care Management Training Programme for our Registered Care Services
- Assisting and Moving People – practical and theory training
- Medication Administration – practical and theory training
- Dementia Awareness
- Behaviours that Challenge
- Autism Awareness (for relevant services)
- Catheter and/ or Stoma Care
- Epilepsy (for relevant services)
- Fire Extinguisher Training
- Positive Behaviour Support
- Basic Life Support
- MCA & DOLS
- Equality, Diversity, and Inclusion
- Diabetes Awareness
- Care Certificate Assessors Training for Team Leader
- Safeguarding
- GDPR
- Health & Safety
- Legionella

We provided a range of on-going support activities to our employees in line with best practice, including:

- Induction programmes
- Access to LJWB employee assistance programme and counselling services
- Access to internal and external training and conferences
- Weekly staff emails including wellbeing support
- Quarterly staff and volunteer newsletters
- Senior Leadership Team Vlogs
- Virtual team meetings including coffee catch up chats
- Supervisions and appraisals
- Bereavement counselling and 24/7 online doctor service through our insurance provider
- Recognition and thank you via our HRIS system

***“A fabulous place to work!  
Thank you to my colleagues,  
manager, and the volunteers  
for being so inspirational and  
supportive in every respect. As  
well as being so caring, I love  
the investment you make in  
staff, and how you support  
training and development.”***



## Our volunteers

Our staff and volunteers collectively undertake over 65 different roles and functions for LJWB (as defined by role or job descriptions). Without our 220+ volunteers we would not be able to run the range of activities, services, fundraising and events and governance of the organisation. It is estimated that our volunteers bring an average of £133,000 (Office of National Statistics Analysis of Employee Earnings 2020) in value of additional support.

We have been very proud of the work and dedication of our volunteers over the past year and throughout the pandemic. We recruited 95 new volunteers, alongside all the work provided by current volunteers in the MAZCC, within the community, in our Charity Shop and by our Board and Committee members. Special projects delivered by our team of volunteers this year have included:

- Tech buddying, with over 50 community members supported
- Telephone support, with over 1800 support calls made
- Shopping services, with over 550 delivered
- Befrienders
- Approximately 4,895 frozen meal deliveries
- Over 600 Chanukah, New Year and Pesach Friday night 'Donate-a-Dish' meal deliveries
- Over 100 Purim gift bag deliveries
- Over 100 Seder box delivery
- More than 700 care packages delivered

We also recruited younger volunteers through our partnerships with the Grammar School at Leeds, Allerton High School, and Leeds Jewish Free School.

***"The boy and girl who do my shopping are absolutely marvellous - it's astonishing - they even bothered to buy my face cream. Thank all the volunteers and staff."***



***" You're doing a wonderful thing...you're a wonderful organisation and wonderful people...we appreciate everything and are very grateful"***

## Head Office

The Head Office has several dedicated functions including:

- CEO Office
- Governance
- Grants
- Finance
- HR
- Facilities Management
- Fundraising

Led by the CEO, day to day operational delivery is overseen by the Senior Leadership Team, each having reporting responsibilities to either the Board or a committee of the Board.

As of March 2021, the team comprised of:



Name	Role	Committee Reporting Line
Elizabeth Bradbury	Chief Executive Officer and Company Secretary	Board of Trustees, Care & Wellbeing Committee, Fundraising Committee, Shop Committee plus attendance at all committees
Cate Tracey	Head of Finance, HR, and Facilities	Finance and Corporate Services Committee, Investment Committee
Clayton Moore	Head of Care and Support	Care & Wellbeing Committee
Tracy Bickler	Community Engagement and Inclusion Manager	Community Engagement & Inclusion Committee

Remuneration for the Senior Leadership Team is determined by the Board of Trustees. Levels of remuneration are set by the Finance & Corporate Services Committee to ensure LJWB attracts good people into these critical roles with reference to market conditions and the specific skills required.

## Fundraising

As a charity, LJWB relies heavily on donations from generous individuals, organisations, and supporter groups, to be able to improve wellbeing and reduce social isolation, for hundreds of people each week. Fundraised income allows us to offer a wide range of activities for all ages and abilities, as well as specialist support for those who need it in line with our charitable objectives.

During 2020-21, our fundraising strategy changed significantly as Government restrictions meant that our traditional fundraising activities, such as large-scale events and challenges were not able to go ahead. Instead, we ran two key online campaigns: the Crisis Appeal, and the New Year Appeal. Supporter groups continued to raise vital funds via events that were able to continue or move online: AM AM Golf Day, FLAG fundraising, and Women4Welfare Coffee Morning.

To reduce costs, we furloughed members of the fundraising team and latterly took the hard decision to make two roles redundant. Our community fundraising efforts have been significantly supported by our Fundraising Committee who have worked tirelessly to support the professional team in maintaining our charitable income sources.

In 2020/21 we received £798,360 in fundraised and grant income, representing a 5% increase against fundraised income received in 2019/20 (not including legacy income). 158 supporters gave a regular donation to LJWB in 2020/21, raising an annual total of £160,000 from this form of giving. Gifts vary greatly in size and the average amount is £10.

We were remembered in the Wills of seventeen generous individuals, receiving £249,163 in legacies, of which £17,000 is restricted to specific projects.

Trusts and foundations continue to be a key source of income, and we received grants from:

- MIND grant of £33,800 to support Grief Recovery, Assessment and Review, and Volunteering teams.
- £37,500 from JLC Social Care Assistance fund to support our response to the pandemic
- Leeds City Council grant of £70,000 which contributes to the work of all charitable activities.
- £2,000 was received from the Jonah & Irene Guttentag Charitable Trust to support the Women's Group
- £1,000 from Live Well Leeds to support people with learning disabilities
- £2,000 from Volition via Forum Central for connecting people during Covid
- Leeds City Council Harm Minimisation grant of £6,500 to reduce the impact of Covid in the over-60's
- CST Security Grant (provided by central Government) for contribution to security guard costs

Fundraising remains very challenging, and we are unsure about post-pandemic charitable giving and grants. However, we are in no doubt that we have an extremely loyal and generous community who we are confident, will continue to support our vital work as much as they possibly can.

## Fundraising Reporting Regulations

LJWB donors can be assured we comply with the regulatory standards for fundraising. We are registered with the Fundraising Regulator and are committed to following the Code of Fundraising Practice.

We have in-house Fundraising expertise and an active volunteer Fundraising Committee and Fundraising Task and Finish Groups, so run all our major appeals and events internally and do not use third parties for fund generating activities or mailings. We approach people on our major appeals who have supported us in the past and we adhere to their contact preferences where stated. We have supporter groups who participate in challenges for us, such as the London Marathon. They approach their own supporters for sponsorship, and we support them with social media activities.

Our fundraising team understand that some of our supporters are likely to be vulnerable adults. Whilst we welcome all financial gifts, our fundraising team is mindful that our supporters must not be placed under undue pressure to donate and that vulnerable adults may be particularly susceptible to requests for support. We are alert to any unusual giving patterns amongst supporters and we limit the number of approaches to individuals during major appeals.

Supporters are informed on our fundraising communications on how they can opt out of receiving further information from LJWB. We are signed up to the Fundraising Preference Service to enable individuals to opt out from receiving fundraising communications from us. During the year we received no complaints regarding our fundraising practice or via the Fundraising Preference Service. We have had requests from people to update their contact preferences and this has been actioned accordingly and recorded on our fundraising database.

## Partnerships

This year has seen ongoing working relationships with community and statutory organisations across the city. These include:

- Donisthorpe Hall
- Forum Central
- Leeds City Council
- Leeds Jewish Housing Association
- Leeds Jewish Representative Council
- Older People's Forum
- The Zone
- Voluntary Action Leeds
- West Yorkshire Children with Additional Needs Network
- Young Lives Leeds

We also continued our relationships with the Care Quality Commission, Leeds Kashrut Authority, McQues and providers of social care charities across Leeds.

Due to the pandemic, additional partnerships were formed with MIND, The Jewish Leadership Council, and European Council of Jewish Communities.

## Compliments and complaints

Complaints, compliments, and customer feedback are taken extremely seriously by LJWB. The Senior Leadership Team regularly review data received and all outcomes and learning from complaints.

From 01 April 2020 to 31 March 2021 LJWB received 15 written complaints.

The number of formal complaints across the organisation continue to be minimal and all were actioned and / or addressed satisfactorily in line with LJWB and Leeds City Council policies and procedures. No complaints required escalation or were forwarded by service users directly to Leeds City Council.

Customer feedback continues to be valued and monitored, and changes in processes and procedures implemented as a result included:

- Additional training for staff
- Revision of Moorcare paperwork

Over the year we received and recorded over 600 compliments. Many of these related to our services provided throughout the lockdown periods, including grocery shopping and deliveries of hot and cold Kosher meals. Compliments were received directly from people using LJWB services, relatives, carers, and professionals from other organisations.

## Safeguarding

In the reporting period we handled nine safeguarding incidents which were reported to the Leeds City Council Safeguarding team. This is a reduction in safeguarding incidents from 14 in the previous year. The nine incidents related to concerns about the health and wellbeing of our clients whom we provide a service for, and included referrals reflecting abuse (physical, sexual, financial, and self), and neglect. Two of these referrals were also reported to the police, and one to CQC.

As lockdown has eased and increased home and face-to-face contact is taking place, we are monitoring closely social, mental health and physical living environments of the people that we support

All safeguarding cases are now closed.

No serious incidents were reported to the Charity Commission during this period.

## Governance structure

Leeds Jewish Welfare Board is a company limited by guarantee, governed by its memorandum and articles of association adopted on the 12th October 2015. The main document governing the conduct of the Trust's activities is the charity's constitution. It is a registered charity with the Charity Commission.

LJWB does not have a share capital and the guaranteed liability of each member (trustee) is limited to £1. No member of the Board has an interest in shares required to be registered and reported under the Companies Act 2006.

LJWB is overseen by a Board of Trustees, which consists of eight Trustees led by the Chair, and they all provide governance to the organisation. The Trustees formally meet as a Board at least six times a year to discuss, challenge and review the activities of LJWB in line with the roles and responsibilities as defined by the Charity Commission. During 2020-21, the Board met 13 times, mainly to monitor the response to the additional challenges relating to the pandemic.

The Board delegates responsibility to four sub-committees each led by a Trustee to look at our work in more detail. The sub-committees include members of the community, the CEO, Governance Officer and Senior Leadership Team members responsible for the service delivery area are in attendance.

These sub-committees are:

- Care and Wellbeing
- Community Engagement and Inclusion
- Finance and Corporate Services
- Fundraising

Some of the sub-committees also have sub-groups or 'task and finish' groups which look at specific projects or services such as the volunteer committee and shop committee.

The Trustees act on a voluntary basis and receive no remuneration for the performance of their duties. Trustee indemnity insurance is in place and paid for by LJWB.

The Chief Executive is employed by the Board and reports directly to the Chair. The CEO is responsible for the day-to-day operations of the organisation and is supported by a Senior Leadership Team who report directly to this position. To facilitate effective operations, the Chief Executive has delegated authority, within terms of delegation approved by the Trustees, for all operational matters including finance and fundraising, employment, social and registered care services.



## Trustee appointment, induction, and training

Trustees are recruited in line with the Trustee Recruitment Policy to ensure suitability for office, based on experience, skills, and knowledge. Trustees also have to present themselves for reappointment in line with the Memorandum and Articles of Association byelaws.

Succession planning is a key focus for LJWB Trustees. Trustees are already familiar with the work of LJWB as they will have served on a sub-committee of the Board for at least one year before being eligible to apply to be a trustee. Once appointed, trustees are expected to chair / attend at least one sub-committee and as part of their induction processes spend time with the professional staff to give a comprehensive overview of the company.

New trustees are provided with key documentation to allow them to understand the role and responsibilities of the trustee function. An induction process is in place and additional relevant training is available for all trustees. Trustees are expected to visit our services and take part in communal activities and events. Trustees must also agree to adhere to our Code of Conduct, Data Protection Policy, Declaration of Interests requirements and undertake regular DBS checks.

Trustees undertake a regular review of their effectiveness against the Charity Governance Code as well as reviewing their skills mix.

Trustees hold office for three years from the date of their appointment at the end of which they shall be eligible for re-appointment for one or more further terms of three years each but having served their maximum term of office of nine consecutive years shall not be eligible for re-appointment until one year after their retirement as a LJWB Trustee.

During 2020/21, no trustee reached the end of their term of office or resigned, and no new trustees were appointed.

## Related parties

LJWB has a close working relationship with Leeds Jewish Housing Association (LJHA) and Donisthorpe Hall. Both are separate entities with their own Board of Trustees. LJWB occupies residential homes owned by LJHA and LJWB has made investment loans to LJHA as disclosed in note 28 to the financial statements.

## Insurance for Trustees and Officers

Insurance for Trustees and Officers against liabilities in relation to the company, as permitted by the Companies Act 2006, is maintained under a policy held by Leeds Jewish Welfare Board.

## Risk management

LJWB has developed an approach to good governance that includes the development of a strategic risk register and a risk management strategy which reviews the risk that the charity faces and has established a system and procedures to mitigate those risks. An overall organisational risk management plan is presented to and reviewed regularly by the Board of Trustees. Operational risk assessments are carried out regularly and recorded in relation to individual service users and clients, events and activities, staff, visitors, and commercial activities. These are monitored and overseen by members of the Senior Leadership Team and the respective committee to which they report.

Each of the registered care services has a risk register for the service and where appropriate risk logs for service users / clients. These services have their own Business Continuity Plans, and the remaining services fall under the LJWB Business Continuity Plan. Detailed plans have been produced in response to the Coronavirus outbreak.

The trustees review the risk log and mitigating actions regularly. The risks highlighted in the 2019-20 report remain – albeit with additional mitigating actions to reduce the risk further. At the end of the 2020-21 reporting period, the trustees believe the following to be the key risks facing the organisation:

Risk	Mitigating Action
The physical risk of our community centre, which co-locates office staff and community activities	<ul style="list-style-type: none"> <li>• Meetings and partnership with CST – the Community Security Trust.</li> <li>• Liaison with external security advisors to ensure that the building is as safe as possible.</li> <li>• Engage a specialist security firm to provide security guards at the MAZCC.</li> <li>• Regular meetings with West Yorkshire Police Service.</li> <li>• Attendance at community briefings.</li> <li>• Staff receive training in counter terrorism and handling of threatening calls, post etc.</li> <li>• Establishment of Operational Security / Response Group.</li> </ul>
Coronavirus – responding to the global pandemic and its effects on people, places, services, and funding pressures	<ul style="list-style-type: none"> <li>• Detailed and dynamic Covid-19 risk assessments for all services.</li> <li>• Training for all staff in infection control and where appropriate PPE etc.</li> <li>• Arrangements to work from home where staff can in line with government guidance.</li> <li>• Reforecast of 2020/21 budget.</li> <li>• Revised service delivery plans to charity beneficiaries.</li> <li>• Cost savings exercises including use of furlough scheme, staff restructure and redundancies.</li> <li>• Revised funding raising strategy including grant applications.</li> <li>• Communication and engagement plans with staff and enhanced staff support mechanisms.</li> <li>• Use of Covid-19 government business support schemes.</li> </ul>
Information security/data protection and IT systems breach / failure	<ul style="list-style-type: none"> <li>• Cyber security review and awarded Cyber certification.</li> <li>• Contract with external agency to provide support, backup, and advice.</li> <li>• Upgrade of IT system including Firewall.</li> <li>• Appropriate insurance.</li> <li>• GDPR and data policy &amp; training and lead GDPR Officer.</li> </ul>

## Risk management

Risk	Mitigating Action
Funding arrangements	<ul style="list-style-type: none"> <li>• Review of contracts to ensure longevity of funding arrangements and best value when purchasing.</li> <li>• Re-negotiation of contracts for individual spot contracts.</li> <li>• Review of tenders prior to submission to ensure able to break-even / full cost recovery.</li> <li>• Robust arrangements in place for signing of contracts and review of grant submissions.</li> <li>• Cash flow management.</li> <li>• Realistic incoming planning.</li> <li>• Uptake of government CBIL loan as additional cash flow security.</li> </ul>
Staffing – train, retain and recruit suitable calibre of staff to deliver the services required.	<ul style="list-style-type: none"> <li>• Dedicated post of ‘recruiter’.</li> <li>• Review of pay rates and benefits.</li> <li>• In-house training function.</li> <li>• Social media and other campaigns to engage with a wider recruitment pool.</li> <li>• In-house referral scheme.</li> <li>• Staff support mechanisms.</li> <li>• Collaboration with LCC re recruitment and links with national campaigns to recruit social care staff.</li> </ul>

## Public benefit

In shaping our objectives for the year and planning our activities, the trustees have considered the Charity Commission’s guidance on public benefit, including the guidance “*Public benefit: running a charity (PB2)*”. The charity relies on grants, donations and operating surpluses, the income from fees and charges to cover its costs. Affordability and access to our services is important to us and one which we constantly review, as are the costs associated with delivering our services.

Strategies employed to achieve the Charity’s objectives have been to:

- Undertake regular service reviews to understand service take up and unmet community need.
- Develop and provide a wide range of services and wellbeing activities to reduce social isolation amongst our community. Ensure that we as a centre remain accessible by changing opening times and offering transport to take part in activities outside the home.
- Offer a wide range of activities and points of engagement for all ages and abilities.
- Provide flexible levels of support and assistance to help people to remain as independent as possible recognising the additional needs of some members of our community including those with a mental health problem, learning disability or difficulty, physical disability, and sensory loss.
- Developing and delivering an enhanced model of employment, training, and volunteer options to ensure that we have the right people to deliver our services in a cost-effective and sustainable way.

## Overview

Incoming resources for 2021 were £4.1m compared to £3.6m in 2020. Expenditure decreased by £80,000 (2%) over the same period to £3.8m. Before investments, the net income in the year was £332,000 increasing from a net expenditure of £226,000 in 2020. An unrealised gain on investments of £852,000 resulted in a net income of £1,185,000.

## Income

The generous support and overwhelming response to the COVID 19 pandemic from our community resulted in an increase in Donations and Legacies of £243,000 to £1,048,000. We were fortunate to receive legacy income of £249,000 in the year (2019: £44,000). The charity benefited from the generous support of hundreds of donors and in particular during our online Crisis and New Year Appeals, following the necessary postponement of our fundraising events.

Charitable activities income increased by £115,000 (4%) to £2.8m in the year. In response to government COVID 19 regulations, we closed our charity shop and the Marjorie and Arnold Ziff Community Centre (MAZCC), and furloughed related staff for specified periods. We moved our focus to supporting the community through online services, and community engagement activities, including community shopping, hot and frozen ready meals, helpline support and grief recovery. Our main sources of income continue to be Local Authority contracts for the Learning Disability residential services and Moorcare domiciliary care, which remained operational throughout the year. Income from the Learning Disability residential service increased from £1.5m in 2020 to £1.6m in 2021, reflecting full occupancy and local authority infection control grant support throughout a very challenging period. Moorcare continues to face challenges in their income streams due to the impact of COVID 19 on staffing levels, changes to contracts with statutory agencies and the number of people supported by statutory bodies, increasing from £896,000 in 2020 to £942,000 in 2021. Community Support Services (CSS) funding decreased in the year from £185,000 in 2020 to £119,000 in 2021, reflecting the postponement of project work due to the pandemic. CSS continue to receive a small grant from Leeds City Council for the provision of Community Support and from LJHA in relation to the support of their tenants with mental health issues, virtually or through social distanced meetings.

Community Engagement and Inclusion and MAZCC income remained unchanged from 2020 with continued investment in the helpline support, online activities and volunteering support responding to the fast pace of changing priorities within the community.

Investment income increased from £103,000 in 2020 to £115,000 in 2021. Charitable activities were further supported through receipt of the government supported Coronavirus Business Interruption Loan.

## Expenditure

Expenditure on charitable activities in the year totalled £3.6m, which is an £20,000 (1%) increase on 2020. As with the prior years, expenditure is funded from a balance of incoming resources, and restricted and unrestricted reserves to continue to fund charitable services in response to community need. 2020-2021 has resulted in the prioritisation of “out in the community” support with increased investment in Community Engagement & Inclusion, Moorcare domiciliary care services & Learning Disability residential services. These have been offset by decreases in overheads, community centre costs including catering, and CSS project work postponed over the period.

£2.6m (70%) of charitable expenditure relates to staff salaries, primarily to provide registered care and support services. Staff costs overall remained broadly the same to 2020 in line with the changing needs of our community. All eligible staff received a pay rise in the year in response to changes in minimum wage. Remaining staff received a one off non-consolidated payment in lieu of a pay rise. This ensures that the charity remains competitive within the care sector and retains and rewards our valuable staff.

The cost of raising funds decreased to £156,000 in the year. This equates to 4% of total expenditure as compared to 7% in the previous year.

## Capital expenditure

During the year there were additions of £159,000, comprising of £126,000 of leasehold property investment in Woodlands, funded through a designated reserve. Additional to this is £16,000 on IT equipment upgrades as part of a rolling replacement programme and to support continued remote working through the pandemic. The remaining £17,000 investment has been on equipment and fixtures and fittings at the MAZCC supporting infection control measures and H & S compliance schedules.

## Financial position as at 31 March 2021

Net assets total £7.2m at the year-end compared to £6m in 2020.

## Investment Policy and performance

The portfolio performed ahead of market conditions, delivering an overall return in the year to 31 March 2021 of 29.3% (previous financial year the equivalent figure was -7.6%). The capital return on all investments, after sales, purchases, and fees, for 2020/2021 was +26.0% (capital return, as dividends are withdrawn and not reinvested). This compares with the FTSE All-Share Index return of 23.3% (and -21.9% in 2019/20).

LJWB routinely invests surplus funds and legacies via our investment advisor (Rathbones). We are reliant on a good dividend yield to finance our charitable work. We have instructed Rathbones to operate an investment policy to achieve a return in reasonable excess of inflation over the long term, although this will not be achieved every year due to shorter term fluctuations in markets. Investments have been selected prudently within the constraints of a medium risk portfolio. This portfolio is appropriately diversified across different asset classes: fixed income, equities, and alternatives, via a mixture of direct investments and collective funds.

LJWB have broadly defined its investment brief to Rathbones. In accordance with Charity Commission Guidelines and with an aim to be a socially responsible investor, LJWB continues to strive to invest in companies where the activities of the company are, on ethical grounds, consistent with the values and objectives of LJWB. Guidance has been provided to our investment provider to be aware of ensuring that none of the companies invested in breach human rights including human rights, including child labour, poor labour practices, tobacco and military conflict or the profits thereof.



## Reserves and designated funds

In line with Charity Commission guidance, the Trustees consider readily realisable (free) reserves to be the amount of reserves that are easily converted into cash should the need arise. This therefore excludes restricted funds, designated funds, and any part of unrestricted funds not readily available for spending.

Trustees are responsible for determining the correct level of free reserves required by LJWB based on a consideration of the needs of the business, the risk of potentially volatile donation and legacy income, and declines in contractual or grant income from statutory bodies.

## Reserves policy and position

The reserves policy was reviewed in 2021 using a risk-based approach to the resilience of key income streams and the commitment levels of charitable activity expenditure. The reserves policy of LJWB states that we should aim to hold 12 months of reserves which historically has been based on charitable activities expenditure. As of 31 March 2021, this is approximately £3.6 million which is based on an average of the previous 2 years' charitable activity expenditure.

The total reserves of LJWB as at 31 March 2021 were £7.2 million (2020: £6 million) comprising of unrestricted reserves of £4.9 million (2020: £3.7 million) and restricted reserves of £2.3 million (2020: £2.3 million).

Of the unrestricted reserves, £321,000 relates to fixed assets, £274,000 relates to a designated fund to support the continuing investment programme in our adult learning disability provision and £467,000 relates to part of the LJHA Development loan. Therefore, free reserves as at 31 March 2021 stood at £3.8 million (£2.7 million in 2020) which is just above the target level.

The Trustees continue to monitor the level of free reserves at regular intervals via the Finance and Corporate Services Committee.

The Trustees, as the Company Directors, approve the Annual Report.

## Subsidiaries

LJWB has no subsidiaries.

## Trustees' responsibilities statement

The Trustees are responsible for preparing the Trustees' Annual report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including income and expenditure, of the charitable company for that period. In preparing these financial statements the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe methods of principles in the Charities SORP 2019 (FRS 102)
- Make judgements and estimates that are reasonable and prudent
- State whether applicable United Kingdom Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware, and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the member of the Board of Trustees and signed on their behalf by:

*Russell Manning*  
Russell Manning (Nov 19, 2021 13:47 GMT)

Russell Manning, Chair of the Board

Nov 19, 2021

## Opinion

We have audited the financial statements of Leeds Jewish Welfare Board (the 'charity') for the year ended 31 March 2021 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

## Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditor's report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

## Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report including the Strategic report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report and the Strategic report have been prepared in accordance with applicable legal requirements.

## Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report including the Strategic report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

## Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

## Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- we identified the laws and regulations applicable to the charity through discussions with management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the accounts or the operations of the charity, including the Charities Act 2011;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting correspondence; and
- identified laws and regulations were communicated within the audit team and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's accounts to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Auditor's report.

## Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

  
Mike Jackson (Nov 22, 2021 11:34 GMT)

**Michael Jackson (senior statutory auditor)**

For and on behalf of **BHP LLP**

Chartered Accountants, Statutory Auditor, 1<sup>st</sup> Floor, Mayesbrook House, Leeds LS16 6QY

Nov 22, 2021



## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>					
Donations and legacies	4	942,379	105,144	1,047,523	804,197
Charitable activities	5	2,696,333	127,160	2,823,493	2,708,535
Investments	6	104,537	10,000	114,537	103,079
Other income	7	109,498	-	109,498	-
<b>Total income</b>		<b>3,852,747</b>	<b>242,304</b>	<b>4,095,051</b>	<b>3,615,811</b>
<b>Expenditure on:</b>					
Raising funds	8	154,690	-	154,690	253,716
Charitable activities		3,378,863	229,227	3,608,090	3,588,256
<b>Total expenditure</b>		<b>3,533,553</b>	<b>229,227</b>	<b>3,762,780</b>	<b>3,841,972</b>
<b>Net income/(expenditure) before net gains/(losses) on investments</b>		<b>319,194</b>	<b>13,077</b>	<b>332,271</b>	<b>(226,161)</b>
Unrealised net gains/(losses) on investments		852,234	-	852,234	(341,407)
<b>Net movement in funds</b>		<b>1,171,428</b>	<b>13,077</b>	<b>1,184,505</b>	<b>(567,568)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		3,719,043	2,327,737	6,046,780	6,614,348
Net movement in funds		1,171,428	13,077	1,184,505	(567,568)
<b>Total funds carried forward</b>		<b>4,890,471</b>	<b>2,340,814</b>	<b>7,231,285</b>	<b>6,046,780</b>

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

The notes on pages 45 to 71 form part of these financial statements.

## BALANCE SHEET

AS AT 31 MARCH 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Intangible assets	12	32,752	42,985
Tangible assets	13	320,976	229,627
Investments	14	6,222,353	5,446,023
		<u>6,576,081</u>	<u>5,718,635</u>
<b>Current assets</b>			
Debtors	15	500,812	427,055
Cash at bank and in hand		949,714	163,451
		<u>1,450,526</u>	<u>590,506</u>
Creditors: amounts falling due within one year	16	(319,901)	(255,067)
<b>Net current assets</b>		<u>1,130,625</u>	<u>335,439</u>
<b>Total assets less current liabilities</b>		<u>7,706,706</u>	<u>6,054,074</u>
Creditors: amounts falling due after more than one year	17	(475,421)	(7,294)
<b>Net assets excluding pension asset</b>		<u>7,231,285</u>	<u>6,046,780</u>
<b>Total net assets</b>		<u><u>7,231,285</u></u>	<u><u>6,046,780</u></u>
<b>Charity funds</b>			
Restricted funds	19	2,340,814	2,327,737
Unrestricted funds	19	4,890,471	3,719,043
<b>Total funds</b>		<u><u>7,231,285</u></u>	<u><u>6,046,780</u></u>

## BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2021

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

*Russell Manning*

Russell Manning (Nov 19, 2021 13:47 GMT)

Russell Manning, Chair of the Board

Nov 19, 2021

*Joanne Mornin*

Joanne Mornin (Nov 22, 2021 10:47 GMT)

Joanne Mornin, Trustee

Nov 22, 2021

The notes on pages 45 to 71 form part of these financial statements.

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
<b>Cash flows from operating activities</b>			
Net cash used in operating activities	22	372,249	(214,280)
<b>Cash flows from investing activities</b>			
Dividends, interests and rents from investments		114,537	103,079
Proceeds from the sale of intangible assets		50	-
Proceeds from the sale of tangible fixed assets		9,731	-
Purchase of intangible assets		-	(4,187)
Purchase of tangible fixed assets		(158,790)	(124,609)
Proceeds from sale of investments		620,087	702,836
Purchase of investments		(745,002)	(381,146)
<b>Net cash (used in)/provided by investing activities</b>		<b>(159,387)</b>	<b>295,973</b>
<b>Cash flows from financing activities</b>			
Repayment of HP borrowing		(3,524)	(3,524)
Receipts from loans during the year		500,000	-
Present value loan adjustment		(8,934)	-
<b>Net cash provided by/(used in) financing activities</b>		<b>487,542</b>	<b>(3,524)</b>
<b>Change in cash and cash equivalents in the year</b>		<b>700,404</b>	<b>78,169</b>
Cash and cash equivalents at the beginning of the year		309,189	231,020
<b>Cash and cash equivalents at the end of the year</b>	23	<b>1,009,593</b>	<b>309,189</b>

The notes on pages 45 to 71 form part of these financial statements

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 1. General information

The principal activity of the charity during the year was that of the provision of a range of social care services and activities. More information is included in the Trustees' report.

The charity is a company limited by guarantee which is incorporated and registered in England (no. 02923217) and a registered charity (no.1041257). The address of the registered office is:

Marjorie and Arnold Ziff Community Centre  
311 Stonegate Road  
Leeds  
LS17 6AZ

The company is limited by subscriber's guarantee and does not have a share capital. In the event of a winding up the liability of each of the subscribers is limited to £1.

### 2. Accounting policies

#### 2.1 Basis of preparation of financial statements

The financial statements 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) (issued October 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Leeds Jewish Welfare Board meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

#### 2.2 Going concern

The accounts have been prepared on the basis that the charity can continue to operate as a going concern. The trustees have considered the impact of COVID-19 on the charity's activities, beneficiaries, workforce and supply chain, as well as the wider economy. Whilst it is not considered practical to accurately assess the duration and extent of the disruption, the trustees are confident that they have in place plans to deal with any financial losses that may arise.

The charity has no overdraft facility but has taken advantage of the CBILs loan scheme, the Charity's forecasts and projections show that the Charity is able to operate for at least 12 months from the date of approval of these financial statements. After making enquiries the Trustees have a confident expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Charity therefore continues to adopt the going concern basis of preparation for the accounts.

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 2. Accounting policies (continued)

#### 2.3 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

#### 2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

#### 2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.



## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 2. Accounting policies (continued)

#### 2.6 Intangible assets and amortisation

Intangible assets costing £600 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

Amortisation is provided on intangible assets at rates calculated to write off the cost of each asset on a straight-line basis over its expected useful life.

The estimated useful lives are as follows:

Amortisation is provided on the following basis:

Computer software	- 33 % & 50% straight line
-------------------	----------------------------

#### 2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £600 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following bases:

Short-term leasehold property	- 5% - 10% straight line
Motor vehicles	- 20% - 33% straight line
Fixtures and fittings	- 14%, 20%, 33% & 50% straight line
Office equipment	- 20% straight line

#### 2.8 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

Investments held as fixed assets are shown at cost less provision for impairment.

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 2. Accounting policies (continued)

#### 2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

#### 2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

#### 2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

#### 2.12 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

#### 2.13 Finance leases and hire purchase

Assets obtained under hire purchase contracts and finance leases are capitalised as tangible fixed assets. Assets acquired by finance lease are depreciated over the shorter of the lease term and their useful lives. Assets acquired by hire purchase are depreciated over their useful lives. Finance leases are those where substantially all of the benefits and risks of ownership are assumed by the charity. Obligations under such agreements are included in creditors, net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the Statement of financial activities so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 2. Accounting policies (continued)

#### 2.14 Pensions

The charity contributes to three pension schemes, two defined contribution pension schemes and a defined benefit scheme. The assets of the schemes are held separately from those of the group in independent administered funds.

The pension cost charge represents contributions payable by the group to the fund in respect of salaries earned in the accounting period.

The charity contributes to a defined benefit scheme operated by the National Health Service Superannuation Scheme, which is only available to staff who have previously contributed to the scheme. The administration of the scheme is dealt with by the National Health Service Pension agencies. Contributions to this scheme are paid in respect of current service, and there is no liability to the charity in respect of past service. Consequently, the pension cost charge represents contributions payable to scheme in respect of salaries earned in the accounting period.

#### 2.15 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 3. *Critical accounting estimates and areas of judgment*

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Critical areas of judgment:

#### **Accrued and deferred income:**

Accrued and deferred income are classed as a significant estimate. Income is recognised when then charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that income will be received and the amount can be measured reliably.

#### **Allocation of support costs:**

It is a requirement to allocate support costs on an activity basis. The allocation of support costs is a key estimate due to the allocation of support costs to restricted funds. This allocation is regularly reviewed to ensure allocation is in line with the funding agreements.

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 4. Income from donations and legacies

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations	709,716	82,477	792,193	760,186
Legacies	232,663	16,500	249,163	44,011
Grants	-	6,167	6,167	-
	<u>942,379</u>	<u>105,144</u>	<u>1,047,523</u>	<u>804,197</u>
Total 2020	<u>638,682</u>	<u>165,515</u>	<u>804,197</u>	

The charity benefits greatly from the involvement and enthusiastic support of its many volunteers, details of which are given in our annual report. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of general volunteers is not recognised in the accounts.

### 5. Income from charitable activities

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Community Support Services	86,510	32,446	118,956	184,856
Community Engagement & Inclusion	23,668	51,815	75,483	74,652
MAZCC Community Centre	18,764	42,899	61,663	60,608
Moorcare	941,723	-	941,723	895,992
Learning Disabilities Project	1,625,668	-	1,625,668	1,492,427
	<u>2,696,333</u>	<u>127,160</u>	<u>2,823,493</u>	<u>2,708,535</u>
Total 2020	<u>2,603,359</u>	<u>105,176</u>	<u>2,708,535</u>	

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 6. Investment income

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from UK listed investments	69,933	-	69,933	93,100
Bank interest receivable	11,288	10,000	21,288	1,979
Finance income	15,316	-	15,316	-
Other interest receivable	8,000	-	8,000	8,000
	<u>104,537</u>	<u>10,000</u>	<u>114,537</u>	<u>103,079</u>
Total 2020	<u>103,079</u>	<u>-</u>	<u>103,079</u>	

### 7. Other incoming resources

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Coronavirus Job Retention Scheme	<u>109,498</u>	<u>109,498</u>	<u>-</u>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 8. Expenditure on raising funds

*Costs of raising voluntary income*

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Costs of raising voluntary income	54,092	-	54,092	113,637
Staff costs	98,041	-	98,041	136,218
Depreciation	2,557	-	2,557	3,861
	<u>154,690</u>	<u>-</u>	<u>154,690</u>	<u>253,716</u>
Total 2020	<u>212,311</u>	<u>41,405</u>	<u>253,716</u>	



## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 9. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	Total funds 2020 £
Community Support Services	303,691	64,279	367,970	474,317
Community Engagement & Inclusion	293,446	68,324	361,770	289,560
MAZCC Community Centre	77,525	24,487	102,012	180,885
Moorcare	842,266	170,099	1,012,365	983,218
Learning Disabilities Project	1,403,957	218,199	1,622,156	1,465,046
Holocaust Survivors Group	4,310	-	4,310	3,684
L J Welfare Catering Costs	24,363	17,709	42,072	63,665
Overheads	-	95,435	95,435	127,881
	<u>2,949,558</u>	<u>658,532</u>	<u>3,608,090</u>	<u>3,588,256</u>
Total 2020	<u>2,923,213</u>	<u>665,043</u>	<u>3,588,256</u>	

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 9. Analysis of expenditure by activities (continued)

#### Analysis of support costs

	Total funds 2021 £	Total funds 2020 £
Staff costs	417,851	425,339
Depreciation	22,037	16,834
Telephone	13,711	14,133
Sundry expenses	13,909	12,264
IT support	45,025	45,581
Legal and professional	13,712	22,058
Share dealing costs	25,150	20,409
Printing, stationery and postage	12,245	15,913
Training and recruitment	9,285	15,119
Insurance	12,208	8,570
Bad debts	41,384	34,247
Bank charges and interest	12,636	9,169
Finance costs	6,382	-
Profit on disposal of fixed assets	(2,206)	-
Governance costs	15,203	25,407
	<u>658,532</u>	<u>665,043</u>

Support costs are allocated to the costs of the various charitable activities using a percentage basis of full-time equivalent hours worked.

### 10. Auditor's remuneration

	2021 £	2020 £
Fees payable to the charity's auditor for the audit of the charity's annual accounts	8,300	7,300
Fees payable to the charity's auditor in respect of:		
All non-audit services not included above	<u>1,700</u>	<u>1,600</u>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 11. Staff costs

	2021 £	2020 £
Wages and salaries	2,368,937	2,312,240
Social security costs	190,015	185,147
Contribution to pension schemes	60,852	59,530
	<u>2,619,804</u>	<u>2,556,917</u>

During the year redundancy and termination payments totalling £18,133 (2020: £981) were made to employees. Payments totalling £nil (2020: £981) were outstanding at the balance sheet date.

The average number of persons employed by the charity during the year was as follows:

	2021 No.	2020 No.
Staff	<u>132</u>	<u>143</u>

The average headcount expressed as full-time equivalents was:

	2021 No.	2020 No.
Staff	<u>80</u>	<u>86</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2021 No.	2020 No.
In the band £60,001 - £70,000	-	1
In the band £70,001 - £80,000	1	-
In the band £80,001 - £90,000	-	1
In the band £90,001 - £100,000	1	-

The key management personnel of the charity comprise the Senior Leadership Team. The total employee benefits of the key management personnel were £405,751 (2020: £382,489).

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 12. Intangible assets

	Software £
<i>Cost</i>	
At 1 April 2020	80,602
Disposals	(1,089)
At 31 March 2021	<u>79,513</u>
<i>Amortisation</i>	
At 1 April 2020	37,617
Charge for the year	10,183
On disposals	(1,039)
At 31 March 2021	<u>46,761</u>
<i>Net book value</i>	
At 31 March 2021	<u><u>32,752</u></u>
At 31 March 2020	<u><u>42,985</u></u>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 13. Tangible fixed assets

	Short-term leasehold property £	Motor vehicles £	Fixtures and fittings £	Office equipment £	Computer equipment £	Total £
<b>Cost</b>						
At 1 April 2020	157,051	72,725	235,872	101,529	86,091	653,268
Additions	125,662	-	3,297	14,261	15,570	158,790
Disposals	(12,553)	(16,897)	(33,097)	(3,466)	(30,449)	(96,462)
At 31 March 2021	270,160	55,828	206,072	112,324	71,212	715,596
<b>Depreciation</b>						
At 1 April 2020	100,598	39,160	154,030	73,346	56,507	423,641
Charge for the year	6,062	12,166	22,990	9,934	8,764	59,916
On disposals	(12,533)	(10,366)	(32,380)	(3,209)	(30,449)	(88,937)
At 31 March 2021	94,127	40,960	144,640	80,071	34,822	394,620
<b>Net book value</b>						
At 31 March 2021	176,033	14,868	61,432	32,253	36,390	320,976
At 31 March 2020	56,453	33,565	81,842	28,183	29,584	229,627

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 14. Fixed asset investments

	Listed securities £	Investments in participating interests £	Total £
<i>Cost or valuation</i>			
At 1 April 2020	3,196,514	2,249,509	5,446,023
Additions	745,002	-	745,002
Disposals	(620,087)	-	(620,087)
Revaluations	737,274	-	737,274
Movement in cash	(85,859)	-	(85,859)
At 31 March 2021	<u>3,972,844</u>	<u>2,249,509</u>	<u>6,222,353</u>
<i>Net book value</i>			
At 31 March 2021	<u>3,972,844</u>	<u>2,249,509</u>	<u>6,222,353</u>
At 31 March 2020	<u>3,196,514</u>	<u>2,249,509</u>	<u>5,446,023</u>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 14. Fixed asset investments (continued)

Investments at fair value comprise:

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<i>Listed investments</i>				
Non-UK Quoted fixed interest securities	373,760	118,471	492,231	446,788
UK Quoted shares	1,281,509	138,719	1,420,228	1,015,331
Non-UK Quoted shares	1,431,241	189,668	1,620,909	1,215,806
	<hr/>	<hr/>	<hr/>	<hr/>
	3,086,510	446,858	3,533,368	2,677,925
<i>Other investments</i>				
UK Fixed Interest	323,060	56,530	379,590	372,851
UK cash held as part of portfolio	36,098	23,781	59,879	145,738
	<hr/>	<hr/>	<hr/>	<hr/>
	359,158	80,311	439,469	518,589
<i>Concessionary Loans</i>				
LHA Development loans	466,605	1,782,904	2,249,509	2,249,509
	<hr/>	<hr/>	<hr/>	<hr/>
	3,912,273	2,310,073	6,222,346	5,446,023
	<hr/>	<hr/>	<hr/>	<hr/>
Total 2020	3,197,033	2,248,990	5,446,023	



## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 14. Fixed assets investments (continued)

All investments are carried at their fair value. Investment in equities and fixed interest securities are all traded in quoted public markets, primarily the London Stock Exchange. Holdings in common investments fund, unit trusts and open-ended investment companies are at the bid price. Asset sales and purchases are recognised at the date of trade at cost (that is their transaction value).

The significance of financial instruments to the ongoing financial sustainability of the charity is considered in the financial review and investment policy and performance sections of Trustees' Annual Report.

The Charity routinely invests funds with third parties through the regular investment of surplus funds and legacies and is partially reliant on dividend yield to finance its work. Our investment advisors (Rathbone Investment Management Ltd) are instructed to invest to maximise the returns from a set of investments that have been selected prudently within the constraints of a medium risk portfolio with no minimum of low-risk investment. The portfolio is well diversified across different asset classes: fixed income, equities, equity managed funds and alternatives with the main exposure being to investments in the leading advanced industrial economies with a history of paying dividends.

The investment brief is broadly defined but as socially responsible investors and in accordance with Charity Commission guidelines, LWJB will strive to invest in companies where the activities of the company are, on ethical grounds, consistent with the values and objectives of LWJB and achieve a positive social impact. Although there are no explicit restrictions or areas of activity, the ethical criteria prohibit direct investment in activities that breach human rights, including child labour, poor labour practices, tobacco and military conflict or the profits thereof.

Over the year to the 31st March 2021, the global economy made a swift recovery from what transpired to be a severe but short recession, relative to history. Investors focused on the government and central bank stimulus measures implemented in response to the coronavirus crisis, which superseded expectations in the most economically significant regions of the world. Such measures provided ample liquidity to financial markets, thereby reducing financial stress and preventing liquidity problems from making good companies insolvent, and increasing the likelihood of a decent recovery.

The combined portfolios benefitted from the recovery, and returned +29.3% over the year to 31st March 2021, in total return terms (capital growth plus income). Equities were not sold down in the initial pandemic-induced market falls, and therefore the portfolio was able to benefit from the subsequent strong recovery. The combined portfolios remain majority invested in equities (c.76% at the financial year end), in order to generate above-inflation growth over the long-term, by way of both capital and income returns.

The charity manages its investment risk by remaining a long-term investor and, on professional advice, continues to hold a mixed portfolio of equities, bonds, cash and other investments designed to provide a level of stable income and possibility of investment gains. The charity does not make use of derivatives and similar complex financial instruments as it takes the view that investments are held for their longer-term yield total return and historic studies of quoted financial instruments have shown that volatility in any particular 5 year period will normally be corrected.

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 14. Fixed asset investments (continued)

The loan referred to above has been assigned to the company, is secured by a first charge on the property and bears interest at commercial rates. It is repayable on 14 months' written notice by the company. The company has discretion to postpone any capital payment and waive all or part of any interest payment. Under this discretion, the company has postponed all capital payments and waived all interest payments in excess of the amounts appearing.

#### UK group undertakings

The company held two issued ordinary shares (100%) of a trading company incorporated in England and Wales, L J Welfare Enterprises Limited. L J Welfare Enterprises Limited has not traded in the current or previous year and was dissolved on the 10 March 2020.

Investment management costs incurred during the year totalled £25,150 (2020: £27,322).

### 15. Debtors

	2021 £	2020 £
Trade debtors	92,828	289,278
Other debtors	5,556	8,554
Prepayments and accrued income	402,428	129,223
	<u>500,812</u>	<u>427,055</u>

### 16. Creditors: Amounts falling due within one year

	2021 £	2020 £
Bank loans	19,415	-
Trade creditors	110,363	55,620
Other taxation and social security	53,639	46,414
Obligations under finance lease and hire purchase contracts	3,524	3,524
Other creditors	20,495	16,569
Accruals and deferred income	112,465	132,940
	<u>319,901</u>	<u>255,067</u>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

**17. Creditors: Amounts falling due after more than one year**

	2021 £	2020 £
Bank loans	471,651	-
Net obligations under finance lease and hire purchase contracts	3,770	7,294
	<u>475,421</u>	<u>7,294</u>

**18. Financial instruments**

All financial assets and liabilities are measured at amortised cost.

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 19. Statement of funds

#### Statement of funds - current year

	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2021 £
<i>Unrestricted funds</i>						
<i>Designated funds</i>						
Upgrades/new provisions	319,992	79,993	-	(125,633)	-	274,352
<i>General funds</i>						
General Funds - all funds	3,399,051	3,772,754	(3,533,553)	125,633	852,234	4,616,119
<b>Total Unrestricted funds</b>	<b>3,719,043</b>	<b>3,852,747</b>	<b>(3,533,553)</b>	<b>-</b>	<b>852,234</b>	<b>4,890,471</b>
<i>Restricted funds</i>						
Learning Disabilities	217,439	13,437	(7,179)	-	-	223,697
Community Engagement and Inclusion	1,839,731	138,771	(68,622)	-	-	1,909,880
Community Support Services	268,108	90,096	(153,426)	-	-	204,778
Head Office	2,459	-	-	-	-	2,459
	2,327,737	242,304	(229,227)	-	-	2,340,814
<b>Total of funds</b>	<b>6,046,780</b>	<b>4,095,051</b>	<b>(3,762,780)</b>	<b>-</b>	<b>852,234</b>	<b>7,231,285</b>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 19. Statement of funds (continued)

#### Statement of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2020 £
<i>Unrestricted funds</i>						
<i>Designated funds</i>						
Upgrades/new provisions	240,000	79,992	-	-	-	319,992
<i>General funds</i>						
General Funds	4,094,252	3,265,128	(3,598,724)	(20,198)	(341,407)	3,399,051
<i>Total Unrestricted funds</i>	4,334,252	3,345,120	(3,598,724)	(20,198)	(341,407)	3,719,043
<i>Restricted funds</i>						
Learning Disabilities	209,709	11,264	(3,534)	-	-	217,439
Community Engagement and Inclusion	1,826,471	90,661	(88,260)	10,859	-	1,839,731
Community Support Services	241,457	168,766	(151,454)	9,339	-	268,108
Head Office	2,459	-	-	-	-	2,459
	2,280,096	270,691	(243,248)	20,198	-	2,327,737
<i>Total of funds</i>	6,614,348	3,615,811	(3,841,972)	-	(341,407)	6,046,780

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 19. Statement of funds (continued)

#### Designated funds

##### **Upgrades/new provisions**

An amount has been designated for maintenance and upgrades for residential services for adults with learning disabilities.

#### Restricted funds

##### **Learning Disabilities Project**

Our residential care homes for adults with learning disabilities are the only Jewish residential homes for people with learning disabilities in Leeds. Registered and inspected by Leeds City Council and the Care Quality Commission each Kosher home is maintained to a very high standard.

##### **Community Support Services and Community Engagement & Inclusion**

The Community Engagement and Community Support Services work co productively to enhance the wellbeing of the community. The services cross refer to ensure a holistic, person centred and joined up approach to meet the ever-changing needs of the community, with the central aim of promoting choice, greater control, independence and reducing social isolation. This is delivered through activity programmes, social groups and one-one support for people with various needs.

##### **Head office**

Head Office is about supporting the continuing strategic planning and development of our community services in providing registered care, community support, help advice activities and guidance for people of all ages.

#### Transfers

During the year refurbishment work has been completed at Woodlands. £125,633 has been transferred from the upgrades/new provisions designated fund to the unrestricted fund to cover this work.

### 20. Summary of funds

#### **Summary of funds - current year**

	Balance at 1 April 2020	Income	Expenditure	Transfers in/out	Gains/ (Losses)	Balance at 31 March 2021
	£	£	£	£	£	£
Designated funds	319,992	79,993	-	(125,633)	-	274,352
General funds	3,399,051	3,772,754	(3,533,553)	125,633	852,234	4,616,119
Restricted funds	2,327,737	242,304	(229,227)	-	-	2,340,814
	<u>6,046,780</u>	<u>4,095,051</u>	<u>(3,762,780)</u>	<u>-</u>	<u>852,234</u>	<u>7,231,285</u>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 20. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 March 2020 £
Designated funds	240,000	79,992	-	-	-	319,992
General funds	4,094,252	3,265,128	(3,598,724)	(20,198)	(341,407)	3,399,051
Restricted funds	2,280,096	270,691	(243,248)	20,198	-	2,327,737
	<u>6,614,348</u>	<u>3,615,811</u>	<u>(3,841,972)</u>	<u>-</u>	<u>(341,407)</u>	<u>6,046,780</u>

### 21. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	287,021	33,955	320,976
Intangible fixed assets	32,752	-	32,752
Fixed asset investments	3,912,280	2,310,073	6,222,353
Current assets	1,450,526	-	1,450,526
Creditors due within one year	(316,687)	(3,214)	(319,901)
Creditors due in more than one year	(475,421)	-	(475,421)
<b>Total</b>	<u>4,890,471</u>	<u>2,340,814</u>	<u>7,231,285</u>



## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 21. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	193,261	36,366	229,627
Intangible fixed assets	42,985	-	42,985
Fixed asset investments	3,197,033	2,248,990	5,446,023
Current assets	548,125	42,381	590,506
Creditors due within one year	(255,067)	-	(255,067)
Creditors due in more than one year	(7,294)	-	(7,294)
<b>Total</b>	<b>3,719,043</b>	<b>2,327,737</b>	<b>6,046,780</b>

### 22. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	2020 £
Net income/expenditure for the year (as per Statement of Financial Activities)	1,184,505	(567,568)
<b>Adjustments for:</b>		
Depreciation charges	59,916	110,880
Amortisation charges	10,183	7,900
Gains/(losses) on investments	(737,274)	341,407
Dividends, interests and rents from investments	(114,537)	(103,079)
Loss/(profit) on the sale of fixed assets	(2,206)	-
Decrease/(increase) in debtors	(73,757)	22,659
Increase/(decrease) in creditors	45,419	(26,479)
<b>Net cash provided by/(used in) operating activities</b>	<b>372,249</b>	<b>(214,280)</b>

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 23. Analysis of cash and cash equivalents

	2021 £	2020 £
Cash in hand	949,714	163,451
Cash in investments	59,879	145,738
<b>Total cash and cash equivalents</b>	<b>1,009,593</b>	<b>309,189</b>

### 24. Analysis of changes in net debt

	<u>At 1 April</u> 2020 £	Cash flows £	<u>At 31 March</u> 2021 £
Cash at bank and in hand	163,451	786,263	949,714
Debt due within 1 year	-	(19,415)	(19,415)
Debt due after 1 year	-	(471,651)	(471,651)
Finance leases	(10,818)	3,524	(7,294)
	<b>152,633</b>	<b>298,721</b>	<b>451,354</b>

### 25. Capital commitments

	2021 £	2020 £
<i>Contracted for but not provided in these financial statements</i>		
Acquisition of tangible fixed assets	59,606	-

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 26. Pension commitments

The charity contributes to the following pension schemes: a defined contribution pension scheme, a defined benefit scheme operated by the National Health Service, the National Employment Savings Trust (NEST) government scheme and a salary sacrifice pension scheme.

The defined contribution pension schemes assets are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £27,560 (2020: £25,175). Contributions of £5,442 were payable to this fund at the year end (2020: £nil).

The defined benefit scheme is operated by the National Health Service Superannuation Scheme, which is only available to staff who have previously contributed to the scheme. The administration of the scheme is dealt with by the National Health Service Pension agencies. Contributions to this scheme are paid in respect of current service, and there is no liability to the charity in respect of past service. The pension cost charge payable to this scheme during the year was £nil (2020: £2,798). No contributions were payable to this fund at the year end (2020: £nil).

The National Employment Savings Trust (NEST) government scheme is a defined contribution scheme. The pension cost charge represents contributions payable by the charity to the fund and amounted to £33,292 (2020: £31,557). Contributions of £6,340 were payable to this fund at the year end (2020: £6,246).

The charity operates a salary sacrifice defined contribution pension scheme. The pension cost charge represents contributions payable by the charity to the fund and amounted to £27,560 (2020: £27,973). Contributions totalling £5,442 (2020: £nil) were payable to this fund at the year end.

### 27. Operating lease commitments

At 31 March 2021 the charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021 £	2020 £
Not later than 1 year	61,891	23,210
Later than 1 year and not later than 5 years	220,331	6,478
	<hr/> 282,222	<hr/> 29,688

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

### 28. Related party transactions

The charity has a close working relationship with Leeds Jewish Housing Association (the "Association"). Although the organisation is run autonomously, the directors consider that the Association is a related party of the charity.

Some of the Association's supported housing stock are managed by the charity. Any surpluses arising from the management of such accommodation are retained by the charity and any deficits are borne by it.

During the year the charity has received £65,447 (2020: £68,09) from the Association and paid £78,928 (2020: £83,662) as recharges for rent, gas, electric etc on the managed housing stock. At the year-end there was a net debtor of £16,371 (2020: £nil) owed to Leeds Jewish Welfare Board.

During the year, aggregate donations by trustees to the charity without condition amounted to £22,239 (2020: £15,629).

During the year a donation of £30,000 (2020: £32,500) was received from Berry's Jewellers, a business controlled by a trustee. The donation is restricted specifically to supporting the role of Children's Activities Coordinator.

During the year, a relative of a Trustee was employed by the charity. Remuneration of this individual amounted to £14,759 (2020: £14,820).

Leeds Jewish Welfare Board is a local community organisation that offers culturally appropriate care services and support to any member of the local community who needs them.

The Trustees and their families can access these services on the same basis as the rest of the community and do not receive any special treatment. The services that are provided are always based on the needs of the client and are bespoke to that individual.