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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**

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**UNAUDITED  
TRUSTEES' REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2015**

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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
**(A company limited by guarantee)**

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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE COMPANY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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**Trustees** Adam Rose, Chair appointed 17 November 2015  
Tony Leifer, Chair until 17 November 2015  
Edward Levy, Hon. Treasurer  
Karen Goodman  
Shirley Murgraff  
Stephen Rosefield  
Laurence Brass (appointed 12 May 2015)  
Sarah Isal Williamson (appointed 12 May 2015)

**Company registered number** 06620941

**Charity registered number** 1132666

**Registered office** 16 Charles II Street  
London  
SW1Y 4NW

**Executive director** Dr Edie Friedman

**Accountants** Calder & Co  
Chartered Accountants  
16 Charles II Street  
London  
SW1Y 4NW

**Bankers** HSBC Bank plc  
897 Finchley Road  
London  
NW11 7NX

**Principal office** PO Box 47864  
London  
NW11 1AB

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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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The Trustees (who are also directors of the charity for the purposes of the Companies Act) present their annual report together with the financial statements of Jewish Council for Racial Equality (the company) for the year ended 31 December 2015. The Trustees confirm that the Annual report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Since the company qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

### **Objectives and Activities**

#### **a. POLICIES AND OBJECTIVES**

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission.

In order to meet our objectives, as listed under the 'constitution' section below, we have undertaken the following activity to meet those objectives.

### **Achievements and performance**

#### **a. MAIN ACTIVITIES UNDERTAKEN TO FURTHER THE CHARITY'S PURPOSES FOR PUBLIC BENEFIT**

2015 was dominated by the on-going 'refugee crisis' in Europe and the terrible stories of human suffering that accompanied it. Such images resonate with the Jewish community, given our history. The overwhelming supportive response of the Jewish community to this crisis has been impressive, but inevitably there is always more that can be done. One of the key roles JCORE has played is to ensure that refugees and asylum seekers already in the UK are not forgotten and their rights are not eroded. In addition we have worked hard to try to ensure that our responses towards both those already here and those who will be arriving are well coordinated.

#### **Practical support:**

##### **JUMP (JCORE Unaccompanied Minors Project)**

Our befriending project for asylum-seeking children and teenagers who are in the UK without their parents continues to be one of JCORE's most successful initiatives. We started the year with 22 befriending pairs (each young person is matched with a trained adult befriender) and ended it with 27. As well as the pairs' fortnightly meetings, we also organised two group activities - a photo competition and a visit to a multi-faith Ramadan tent.

As shown by the external evaluation undertaken for us in 2014, JUMP has consistently turned around the lives of these young people - helping them negotiate life in the UK, integrate into society and shape their futures. This year, three of them were offered university places. We are also pleased to report that many received refugee status, and not one was deported.

The young people were referred from a number of organisations, including the British Red Cross, the Baobab Centre for Young Survivors in Exile, the Refugee Council, the Children's Society, Compass (a centre in South London for young refugees with mental health issues) and several local authorities. One new referrer, the South London Refugee Association, was about to start a similar scheme but, on hearing about JUMP, abandoned the plan and sent all their befrienders to join our project.



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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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JCORE's higher media profile during the refugee crisis led to raised awareness of JUMP. As a result we saw an unprecedented rise in the number of people from the Jewish community volunteering to become befrienders. We held three new training sessions during the year, as well as an in-service training workshop on mental health issues that affect young unaccompanied asylum seekers.

### **Refugee Doctors Mentoring Scheme**

2015 was a good year for the mentoring project. As at the end of 2015, the four volunteer doctors currently acting as mentors were able to support nine refugee doctors through their medical re-training in the UK. Six of the mentoring pairs completed the full cycle of six mentoring sessions, while the other three are still continuing to meet. Three of the refugee doctors have now completed all their exams and are registered with the GMC (General Medical Council), and one of them has been able to find a job after featuring in an article in the Guardian newspaper.

### **Campaigns:**

#### **Interfaith Manifesto**

Our Interfaith Manifesto for the just treatment of refugees, asylum seekers and migrants brought together representatives of faith groups across the UK. It called on prospective parliamentarians to 'stand up for a Britain that recognises and appreciates its diversity; protects those fleeing persecution; and values those who come to the UK to work hard and contribute.'

Published in the run-up to the 2015 UK general election, the manifesto was signed by 66 faith leaders, including rabbis from across the Jewish community, senior figures from the Churches, the heads of the Muslim Council of Britain, the Hindu Council UK and Sikh Council UK, and directors from a number of interfaith organisations. Signatories made a commitment to engage their communities in the issues raised in the manifesto, which featured in the Jewish News, the Migrants' Rights Network and the Jewish Social Action Hub online. After the general election, several of them fulfilled their pledges by getting involved with local projects supporting refugees and asylum seekers and running food banks. The manifesto also helped JCORE build new relationships with non-Jewish faith-based organisations.

Along with the manifesto, we also produced a pre-election flyer on immigration and asylum aimed at the Jewish community, with talking points and questions for voters to raise with their parliamentary candidates in letters and at hustings. The leaflet was distributed at three hustings hosted by the Jewish community in London, and 400 more copies were sent to synagogues and communal centres around the UK.

#### **Calais: a Jewish response**

In August we ran a campaign in support of refugees in Calais, then the focus of concerted media attention. Our letter to the Prime Minister, signed by 200 people including twenty-five rabbis, expressed our disappointment at the government's failure to respond to the crisis, as well as our concern at his use of language to describe those seeking safety. The letter received extensive coverage in both the UK and international media, including Dutch, French, Israeli and Turkish news outlets; as well as the Evening Standard, The Independent online, the Guardian, the Jewish Chronicle and the Jewish News. It was also discussed on four radio programmes, including in an interview with the Prime Minister, and on a radio station in New Zealand.

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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### **Asylum support**

Throughout 2015, JCORE's No Way to Live campaign continued to raise awareness about destitution amongst asylum seekers, through speaking engagements within and outside the Jewish community, articles in the press, and educational sessions in schools. JCORE is a member of Still Human Still Here - a national coalition of 60 charities, faith groups, refugee agencies, local authorities and other organisations campaigning to end asylum destitution - and No Way to Live is our current contribution in that campaign.

In July, the Government cut asylum support to families by a third, affecting an estimated 28,000 people already living below the poverty level. To protest against this inhumane treatment, we wrote a statement signed by Orthodox, Reform and Liberal rabbis, and published in the Jewish and national press. During the passage of the Immigration Bill through the House of Commons, we also asked JCORE supporters to write to their MPs about this measure.

### **Refugee Crisis**

The image of Alan Kurdi washed up on a Turkish beach sparked a surge of concern and goodwill across the UK, not least from the Jewish community. JCORE was at the forefront of the latter's response, working with The Board of Deputies, World Jewish Relief and others. One of our main contributions was the creation of [www.supportrefugees.org.uk](http://www.supportrefugees.org.uk), developed together with West London Synagogue. This website, managed by JCORE, is a one-stop-shop for all those in the Jewish and wider community who would like to get involved in refugee issues – volunteering, donating or campaigning.

### **JCORE in the press and broadcast media:**

One of the most important aspects of our work is raising awareness of the issues of race and asylum within the Jewish and wider communities through media coverage. Over the past year we have had three articles published in the Jewish Chronicle, five in the Jewish News and one each in the Guardian, Times and Independent. We have also been interviewed twice on Spectrum Jewish Radio, and by a number of BBC local radio stations.

### **Public engagement:**

The refugee crisis created increased demand for speaking engagements, both within the Jewish community and outside. In 2015 we spoke at Notting Hill Liberal Synagogue, Hendon Reform Synagogue and Cambridge Reform Synagogue; at the League of Jewish Women (to mark Human Rights Day); the B'nai B'rith; Leo Baeck Lodge; the Institute of Psychoanalysis, Reform Judaism's Northern Weekend, a Unite Against Fascism fringe meeting at the Labour Party conference, and at an exhibition of Jewish artists organised by the Ben Uri Gallery at Somerset House.

We also organised a panel discussion at Muswell Hill United Synagogue with the directors of The Runnymede Trust and British Future. And together with at the Pears Institute for the Study of Antisemitism, we held an event to mark the 50th anniversary of the 1965 Race Relations Act.

We have also continued to engage with rabbis from across the spectrum, including addressing rabbinic training sessions in a number of synagogue movements.

This year we also ran informal education sessions in a number of schools including JCROSS (where we ran two series of six sessions), North London Collegiate, Haberdashers' Askes Girls school, Watford Grammar School for Boys. We also ran training for 22 leaders from the LJY-Netzer youth movement.



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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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**Fundraising:**

**Dinner with Jonathan Freedland**

At our biennial fundraiser in March, more than 130 guests packed the Hellenic Centre in London to hear journalist and author Jonathan Freedland speak about Jewish-Muslim relations. He acknowledged the real anxiety in the Jewish community following events earlier that year in Paris and Copenhagen. But he noted that, while figures showed a rise in hate crimes against Jews in the UK, those for hate crimes against other minority groups were worse. "This doesn't detract from our pain," he said, "and it's not a competition - both can exist at once." He added that the Jewish experience of immigration to Britain was a success story that could be an encouragement to other minorities

The £50,000 (net) raised at the dinner provided vital funding for our work.

**b. VOLUNTEERS**

We have about 36 volunteers, in our organisation, excluding our board of directors.

30 of these are befrienders with our JUMP project, which matches volunteer befrienders with unaccompanied asylum-seeking children and young people who are in the UK without their parents. All of our volunteers undergo an enhanced DBS check and receive training. Of the remaining volunteers, 5 are mentor doctors on our refugee doctor mentoring scheme, and the remaining volunteer helps us with PR and publicity. Various other people help us with one-off events and activities from time to time.

**c. INVESTMENT POLICY AND PERFORMANCE**

The charity has no investments apart from Bank Deposits and the Trustees consider deposit accounts to be the most appropriate vehicle for its funds at present time.

**Financial review**

**a. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES**

During the year ended 31 December 2015 The charity recorded a surplus of £32,806 (2014 – Surplus £38,514).

In accordance with the recommendations of the Statement of Recommended Practice the trustees confirm that they have reviewed the major risks to which the charity might be exposed. An indemnity policy is in place to cover the negligence or default of trustees or employees.

**b. RESERVES POLICY**

It is the policy of the trustees to distribute most of the income that is received for the purposes of the charity, only retaining sufficient reserves for designated purposes or to finance working capital. Accordingly, in order to ensure the smooth running of the charity, the trustees aim to have reserves available to cover between three and six months future core expenditure at any time.

At the end of 2015, the charity held £88,171 in reserves, of which £5,477 were restricted funds.

The unrestricted funds are expected to diminish during 2016, since the next main fund-raising event is planned to take place in Q1 2017, namely a dinner to mark the charity's 40th anniversary. The existing funds will be used in particular to support the expansion of the JUMP project, for which funds will also be raised by an appeal and from applications to Trusts.

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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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**Structure, governance and management**

**a. CONSTITUTION**

The company is registered as a charitable company limited by guarantee

The company is constituted under a Memorandum of Association dated 29 September 2009, as amended by a Special Resolution passed on 7 July 2015, and is a registered charity number 1132666.

The objects of the charity are:-

1. The promotion of racial harmony for the public benefit by:

(a) Promoting knowledge and mutual understanding between different racial groups;

(b) Advancing education and raising awareness about different racial groups to promote good relations between persons of different racial groups.

(c) Supporting learning in both formal and informal sectors, such as schools, synagogues, and Jewish communal organisations, to spread an awareness of community and race relations throughout the Jewish community;

(d) Encouraging the commitment of the Jewish community to these Objects and stimulating its active involvement in their pursuit.

2. The advancement of education in particular but not exclusively of young people in relation to issues of racial equality.

3. The relief of need for public benefit amongst asylum seekers and those granted refugee status by the provision of vocational skills and training, advice and support so as to advance them in life and any other relevant means appropriate for that purpose that may apply.

**b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES**

The management of the company is the responsibility of the Trustees who are elected and co-opted under the terms of the Articles of Association.

**c. ORGANISATIONAL STRUCTURE AND DECISION MAKING**

The management of the company is the responsibility of the Trustees.

There are no restrictions imposed by governing documents concerning the way the charity can operate.

The Trustees have carried out annual reviews for risks to which the charity is exposed and where necessary have established systems to mitigate such risks.

The day to day management has been delegated to the Executive director Dr. Edie Friedman.



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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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**Plans for future periods**

**a. FUTURE DEVELOPMENTS**

The charity is expected to continue its current priorities of combatting racism in all its forms, promoting dialogue between communities in order to foster understanding and build bridges and supporting refugees and asylum seekers, inspired by all the Jews who, over generations, have found sanctuary in the UK.

In particular, the charity is looking to expand its JUMP project due to the increasing demands. We have both befrienders and clients waiting to be matched, but are unable to do so without increasing the project co-ordinator's role to full time.

The ongoing 'refugee crisis' has heightened the need for our work, which, in the first part of 2016 included:

- Running an appeal campaign which raised more than £3,500 for much needed underwear for refugees and asylum seekers;
- Creating and maintaining the 'Jewish community taskforce on refugees', to provide co-ordination and information-sharing on refugee and asylum initiatives. This works in tandem with the website, [www.supportrefugees.org.uk](http://www.supportrefugees.org.uk) which JCORE edits and maintains,
- Re-designing and re-launching our website, [www.jcore.org.uk](http://www.jcore.org.uk).

During the remainder of 2016, in addition to our ongoing activities we aim to:

- Launch a series of events to celebrate '40 years of JCORE';
- Organise a joint event with City-Circle (a group for Muslim young-professionals) on genocide;
- Develop further our work in Manchester.

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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (continued)**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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**TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees (who are also directors of Jewish Council for Racial Equality for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with 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. Under company law the Trustees must not approve the financial statements unless they are satisfied that they 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 the 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 the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the 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 are sufficient to show and explain the charitable company's transactions and 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 and detection of fraud and other irregularities.

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.

This report was approved by the Trustees on 12 July 2016 and signed on their behalf by:



**Edward Levy, Hon. Treasurer**  
Trustee



**Adam Rose, Chair**  
Trustee



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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
**(A company limited by guarantee)**

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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**

I report on the financial statements of the company for the year ended 31 December 2015 which comprise the Statement of Financial Activities, Balance Sheet and Cash Flow Statement, with the related notes.

This report is made solely to the company's Trustees, as a body, in accordance with section 145 of the Charities Act 2011 and regulations made under section 154 of that Act. My work has been undertaken so that I might state to the company's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the company and the company's Trustees as a body, for my work or for this report.

**RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The Trustees, who are also the directors of the company for the purposes of company law, are responsible for the preparation of the financial statements. The Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Act) and that an independent examination is needed.

Having satisfied myself that the company is not subject to audit under charity or company law and is eligible for independent examination, it is my responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINER'S REPORT**

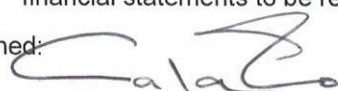
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed:



Dated: 12 July 2016

David Gallagher FCA

**CALDER & CO**

Chartered Accountants

16 Charles II Street  
London  
SW1Y 4NW



**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 DECEMBER 2015**

	Note	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
<b>INCOME FROM:</b>					
Donations and legacies	2	13,000	146,377	159,377	149,212
Investments	3	-	705	705	464
<b>TOTAL INCOME</b>		<b>13,000</b>	<b>147,082</b>	<b>160,082</b>	<b>149,676</b>
<b>EXPENDITURE ON:</b>					
Raising funds	6	-	12,059	12,059	1,800
Charitable activities:					
Charitable activities		25,491	86,716	112,207	106,722
Governance	7	-	3,010	3,010	2,640
<b>TOTAL EXPENDITURE</b>		<b>25,491</b>	<b>101,785</b>	<b>127,276</b>	<b>111,162</b>
<b>NET INCOME / (EXPENDITURE) BEFORE TRANSFERS</b>					
Transfers between Funds	15	(12,491) 11,408	45,297 (11,408)	32,806 -	38,514 -
<b>NET INCOME / (EXPENDITURE)</b>		<b>(1,083)</b>	<b>33,889</b>	<b>32,806</b>	<b>38,514</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(1,083)</b>	<b>33,889</b>	<b>32,806</b>	<b>38,514</b>
<b>RECONCILIATION OF FUNDS:</b>					
Total funds at 1 January 2015		8,000	47,615	55,615	17,101
<b>TOTAL FUNDS AT 31 DECEMBER 2015</b>		<b>6,917</b>	<b>81,504</b>	<b>88,421</b>	<b>55,615</b>

All activities relate to continuing operations.

The notes on pages 13 to 22 form part of these financial statements.

**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
**(A company limited by guarantee)**  
**REGISTERED NUMBER: 06620941**

**BALANCE SHEET**  
**AS AT 31 DECEMBER 2015**

	Note	£	2015 £	£	2014 £
<b>FIXED ASSETS</b>					
Tangible assets	12		53		71
<b>CURRENT ASSETS</b>					
Debtors	13	1,073		1,985	
Cash at bank and in hand		98,668		63,652	
		<u>99,741</u>		<u>65,637</u>	
<b>CREDITORS:</b> amounts falling due within one year	14	(11,373)		(10,093)	
<b>NET CURRENT ASSETS</b>			88,368		55,544
<b>NET ASSETS</b>			<u>88,421</u>		<u>55,615</u>
<b>CHARITY FUNDS</b>					
Restricted funds	15		6,917		8,000
Unrestricted funds	15		81,504		47,615
<b>TOTAL FUNDS</b>			<u>88,421</u>		<u>55,615</u>

The Trustees consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The financial statements were approved by the Trustees on 12 July 2016 and signed on their behalf, by:



Edward Levy, Hon. Treasurer



Adam Rose, Chair

The notes on pages 13 to 22 form part of these financial statements.

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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
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**CASH FLOW STATEMENT**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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	Note	2015 £	2014 £
<b>Cash flows from operating activities</b>			
Net cash provided by operating activities	17	<b>35,016</b>	<b>41,456</b>
<b>Change in cash and cash equivalents in the year</b>	18	<b>35,016</b>	<b>41,456</b>
Cash and cash equivalents brought forward		<b>63,652</b>	<b>22,196</b>
<b>Cash and cash equivalents carried forward</b>	18	<b>98,668</b>	<b>63,652</b>



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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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**1. ACCOUNTING POLICIES**

**1.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006

The Jewish Council for Racial Equality (2008) 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.

Under section 454 of the Companies Act 2006, the trustees can amend these accounts, on a voluntary basis, if they subsequently prove to be defective.

**1.2 Company status**

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £10 per member of the company.

**1.3 Tangible fixed assets and depreciation**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & fittings	-	25% reducing balance
Office equipment	-	3 years straight line

**1.4 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 company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the company 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.

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**THE JEWISH COUNCIL FOR RACIAL EQUALITY (2008)**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

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**1. ACCOUNTING POLICIES (continued)**

**1.5 Income**

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

For legacies, entitlement is taken as the earlier of the date on which either: the company is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the company has been notified of the executor's intention to make a distribution. Where legacies have been notified to the company, or the company is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

**1.6 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings..

Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

**1.7 Reconciliation with previous Generally Accepted Accounting Practice**

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required.

No restatements were required.

**1.8 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the company; this is normally upon notification of the interest paid or payable by the Bank.

**1.9 Debtors**

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



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**NOTES TO THE FINANCIAL STATEMENTS  
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**1. ACCOUNTING POLICIES (continued)**

**1.10 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.

**1.11 Creditors and provisions**

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**1.12 Financial instruments**

The company 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.

**1.13 Overhead allocation**

Costs are allocated to charitable activities where they relate directly to a specific group or project. The allocation of overheads costs is reviewed annually and made, on the basis of time, in accordance with the requirements of the SORP (FRS 102).

**1.14 Taxation**

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

**2. INCOME FROM DONATIONS AND LEGACIES**

	<b>Restricted funds 2015 £</b>	<b>Unrestricted funds 2015 £</b>	<b>Total funds 2015 £</b>	<i>Total funds 2014 £</i>
Donations	-	64,324	64,324	109,844
Grants	13,000	82,053	95,053	39,368
	<hr/>	<hr/>	<hr/>	<hr/>
Total donations and legacies	<b>13,000</b>	<b>146,377</b>	<b>159,377</b>	<b>149,212</b>
	<hr/>	<hr/>	<hr/>	<hr/>

In 2014, of the total income from donations and legacies, £ 126,937 was to unrestricted funds and £ 22,275 was to restricted funds



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3. INVESTMENT INCOME

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Bank interest receivable	-	705	705	464

In 2014, of the total investment income, £ 464 was to unrestricted funds and *NIL* was to restricted funds.

4. GRANTS AND DONATIONS RECEIVED

	Restricted Funds £	Unrestricted Funds £	2015 £	2014 £
JUMP	8,000	-	8,000	18,375
Refugee Doctors	5,000	-	5,000	-
Kindertransport Curriculum Project	-	-	-	3,400
Amount to analysis	-	-	-	-
JCORE Support Project	-	-	-	-
JCORE Support Aid	-	-	-	500
Unrestricted Core Funding	-	146,377	146,377	126,937
Total	13,000	146,377	159,377	149,212

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**5. MAJOR DONORS**

	Restricted Funds £	Unrestricted Funds £	2015 £	2014 £
A S Burton Charitable Trust	-	-	-	50,000
Bluston Charitable Trust	-	-	-	10,000
Fundraising Dinner 2015 (Gross)	500	50,280	75,780	-
Joseph Levy Foundation *1	-	-	-	10,000
Harold Hyam Wingate Foundation	7,500	-	7,500	-
L.A. Pincus Foundation (Kindertransport Curriculum Project)	-	-	-	3,400
Humanitarian Trust	-	5,000	5,000	-
Lloyds TSB Foundation (JUMP)	-	-	-	17,500
Ploughshares Charitable Foundation	5,000	-	5,000	3,000
Trusthouse Charitable Trust	-	-	-	-
Income from Appeals	-	16,074	16,074	17,430
JCORE Support Aid donors	-	-	-	500
Social Justice Fund	-	21,990	21,990	11,995
Synagogues	-	5,658	5,658	-
John Black Charitable Trust	-	35,000	-	-
Other JUMP donors	-	-	-	875
Small Charitable Trust Donations	-	4,500	4,500	-
Other donations and income	-	7,875	17,875	24,512
<b>Total</b>	<b>13,000</b>	<b>146,377</b>	<b>159,377</b>	<b>149,212</b>

**6. COST OF RAISING FUNDS ON VOLUNTARY INCOME**

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Cost of raising funds	-	12,059	12,059	1,800

In 2014 all of the £ 1,800 cost of raising fund on the voluntary income was from unrestricted funds.

**7. GOVERNANCE COSTS**

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Independent examiners fee	-	3,010	3,010	2,640

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**8. DIRECT COSTS**

	2015 £	2014 £
Projects, exhibitions and sundry costs	3,963	6,986
Printing and stationery	1,159	1,139
Rent	5,210	3,500
Telephone, fax, computer and office expenses	1,023	1,820
Subscriptions	591	559
Bookeeping and payroll costs	1,033	982
Insurance	791	566
Office service charge costs	1,250	2,500
Wages and salaries	89,060	88,646
National insurance	8,109	-
Depreciation	18	24
	<u>112,207</u>	<u>106,722</u>

**9. NET INCOMING RESOURCES/(RESOURCES EXPENDED)**

This is stated after charging:

	2015 £	2014 £
Depreciation of tangible fixed assets:		
- owned by the charity	18	24
	<u>18</u>	<u>24</u>

During the year, no Trustees received any remuneration, benefits in kind or reimbursements of expenses.

**10. INDEPENDENT EXAMINER'S REMUNERATION**

The Independent Examiner's remuneration amounts to an Independent Examination fee of £3,010 (2014 - £2,640).



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**11. STAFF COSTS**

Staff costs were as follows:

	2015 £	2014 £
Wages and salaries	89,060	80,926
Social security costs	8,109	7,720
	<u>97,169</u>	<u>88,646</u>

The average monthly number of employees was: 4 (2014: 4) and the average monthly number of employees during the year expressed as full time equivalents was as follows (including casual and part-time staff):

	2015 No.	2014 No.
Executive Director	1	1
Administration	2	2
Project staff	1	1
	<u>4</u>	<u>4</u>

No employee received remuneration amounting to more than £60,000 in either year.

**12. TANGIBLE FIXED ASSETS**

	Fixtures & fittings £	Computer equipment £	Total £
<b>Cost</b>			
At 1 January 2015 and 31 December 2015	3,650	640	4,290
<b>Depreciation</b>			
At 1 January 2015	3,579	640	4,219
Charge for the year	18	-	18
At 31 December 2015	3,597	640	4,237
<b>Net book value</b>			
At 31 December 2015	53	-	53
At 31 December 2014	71	-	71

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**13. DEBTORS**

	2015 £	2014 £
Prepayments and accrued income	692	875
Tax recoverable	381	1,110
	<u>1,073</u>	<u>1,985</u>

**14. CREDITORS:**  
Amounts falling due within one year

	2015 £	2014 £
Taxation and social security	1,998	2,182
Accruals	9,375	7,911
	<u>11,373</u>	<u>10,093</u>

**15. STATEMENT OF FUNDS**

	Brought Forward £	Incoming resources £	Resources Expended £	Transfers in/out £	Carried Forward £
<b>Unrestricted funds</b>					
General Funds - all funds	47,615	147,082	(101,785)	(11,408)	81,504
<b>Restricted funds</b>					
Refugee Doctor Mentoring	4,420	5,000	(5,634)	-	3,786
JUMP	-	8,000	(19,408)	11,408	-
JCORE Support Project	2,630	-	(95)	-	2,535
JCORE Support Aid	950	-	(354)	-	596
	<u>8,000</u>	<u>13,000</u>	<u>(25,491)</u>	<u>11,408</u>	<u>6,917</u>
Total of funds	<u>55,615</u>	<u>160,082</u>	<u>(127,276)</u>	<u>-</u>	<u>88,421</u>

Transfers between restricted and unrestricted funds are as agreed with the donors of the funds to cover core costs used to support specific projects.

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**15. STATEMENT OF FUNDS (continued)**

**TYPES OF RESTRICTED FUNDS**

**JUMP:** A project to help unaccompanied asylum-seeking children by means of a befriending scheme and other activities.

**Refugee Doctors Mentoring:** A mentoring scheme pairing refugee doctors with UK-trained doctors to help tp re-qualify in the UK.

**JCORE Support Project:** A Project costs that enable us to provide prractical goods and services for destitute refugees an asylum seekers.

**JCORE Support Aid:** Funds for purchasing goods and services for destite refugees and asylum seekers.

**SUMMARY OF FUNDS**

	Brought Forward £	Incoming resources £	Resources Expended £	Transfers in/out £	Carried Forward £
General funds	47,615	147,082	(101,785)	(11,408)	81,504
Restricted funds	8,000	13,000	(25,491)	11,408	6,917
	<u>55,615</u>	<u>160,082</u>	<u>(127,276)</u>	<u>-</u>	<u>88,421</u>

**16. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Restricted funds 2015 £	Unrestricted funds 2015 £	Total funds 2015 £	Total funds 2014 £
Tangible fixed assets	-	53	53	71
Current assets	-	99,741	99,741	65,637
Creditors due within one year	6,917	(18,290)	(11,373)	(10,093)
	<u>6,917</u>	<u>81,504</u>	<u>88,421</u>	<u>55,615</u>



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**17. RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	2015 £	2014 £
Net income for the year (as per Statement of financial activities)	32,806	38,514
<b>Adjustment for:</b>		
Depreciation charges	18	24
Decrease in debtors	912	58
Increase in creditors	1,280	2,860
<b>Net cash provided by operating activities</b>	<b>35,016</b>	<b>41,456</b>

**18. ANALYSIS OF CASH AND CASH EQUIVALENTS**

	2015 £	2014 £
Cash in hand	98,668	63,652
<b>Total</b>	<b>98,668</b>	<b>63,652</b>

**19. RELATED PARTY TRANSACTIONS**

During the year under review the charity received aggregate unconditional donations from trustees amounting to £7,020. (2014 - £650). The increase was due to a fundraising dinner that was held in 2015. Trustees were not reimbursed any costs during the year.