

**Manchester Jewish Community Care  
(A company limited by guarantee)**

**Report and Financial Statements  
for the year ended 31 December 2014**

**Charity number 257238  
Company number 5105654**

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# **Manchester Jewish Community Care**

## **Financial Statements for the year ended 31 December 2014**

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## Manchester Jewish Community Care

### Report of the Directors and Management Council for the year ended 31 December 2014

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The Management Council presents its report and audited financial statements for the year ended 31 December 2014.

#### Reference and Administrative Information

Charity Name:	Manchester Jewish Community Care	
Charity registration number:	257238	
Company registration number:	5105654	
Registered Office and Operational address:	85 Middleton Road Manchester M8 4JY	
Life President:	Nigel Alliance OBE	
Vice Presidents:	Dr Neville Fletcher Robert I Frankl L Ronnie Levene Lillian Simons Brian White Robert Rodrigues-Pereira	
Chaplain:	Rabbi J Guttentag	
Management Council:	L Ronnie Levene Brian White Jeff Lewis Michael Moore Liat Karni Simon Mehlman Margaret Clarke Vivienne Kennedy Robert Rodrigues-Pereira Philip Braunstein Judith Fiddler Barbara Bernstein Muriel Cobb Maisie Goldman Rosalind Levene Jack Livingstone David Kennedy Jeff Caplan	Hon Treasurer (from July 2014) Chairman (from July 2014) Deputy Chairman (to July 2014) Deputy Chairman (from July 2014) Hon. Secretary Hon. Secretary Executive member Executive member Executive member Executive member Executive member  (Resigned July 2014) (From July 2014)

**Manchester Jewish Community Care****Report of the Directors and Management Council for the year ended 31 December 2014 continued**

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**Reference and Administrative Information continued****Management Council continued:**

Lita Price  
 Constance Weltman  
 Giselle Williams  
 Malcolm Yaffe

**Directors:**

L Ronnie Levene  
 Brian White  
 Jeff Lewis  
 Philip Braunstein  
 Michael Moore

**Company Secretary:**

Philip Braunstein

**Senior Management Team:**

Michelle Wiseman  
 Avrom Baker

Chief Executive  
 Day Care Manager

**Bankers:**

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

**Solicitors:**

Kuits  
 3 St Mary's Parsonage  
 Manchester  
 M3 2RD

**Auditors:**

Accounts and Business Solutions Limited  
 H Davies FCCA  
 Chartered Certified Accountants and Registered Auditors  
 67 Windsor Road  
 Prestwich  
 Manchester  
 M25 0DB

**Investment Advisers:**

Barclays Wealth Management  
 1 St James's Square  
 Manchester  
 M2 6DN

## **Manchester Jewish Community Care**

### **Report of the Directors and Management Council for the year ended 31 December 2014 continued**

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#### **Structure, Governance and Management**

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

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

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

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

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

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

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

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

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

## Manchester Jewish Community Care

### Report of the Directors and Management Council for the year ended 31 December 2014 continued

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#### Structure, Governance and Management continued

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

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

Many of the above use the charity's building to share resources. In addition, the charity also works in partnership with the Social Services Departments of Manchester, Bury and Salford Local Authorities with whom it is contracted for Day Care attendance by certain of their residents.

#### Objectives and Activities

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

The charity employs 19 paid full and part time members of staff who undertake care, administration and fundraising responsibilities. In addition to the above over 160 unpaid volunteers are involved in our work and we would not be able to function without them. The volunteers give the equivalent of over 12,000 hours per annum of their time which would cost the charity in excess of £300,000 each year. A list of areas in which we use volunteers is as follows:

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

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

During the year there have been approximately 8,500 day centre attendances, 4,100 meals on wheels delivered, 400 baths, given and 2,000 talking newspapers were distributed. In addition, the building is also used by many other communal organisations and individuals as a Community Centre.

## **Manchester Jewish Community Care**

### **Report of the Directors and Management Council for the year ended 31 December 2014 continued**

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#### **How Our Activities Achieve Public Benefit**

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

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

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

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

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

**Community Centre/Other Organisations:** The Centre rents out offices to the IIC and Jewish Housing Association. Care Concern, The League of Jewish Women, B'nai Brith, Jewish Representative Council and The Phoenix Group also use our Centre for their meetings.

#### **Achievements and Performance**

The charity continues to meet all of its objectives. Membership of the Day Centre once again achieved high attendances during the year reflecting the wide range of activities and services available to its members.

Many fundraising events were held by the charity including a raffle, an annual 'Loose Women' event, a luncheon with Esther Rantzen, the annual Gerald Verber bridge tournament, Italian themed music evening which was jointly held with Manchester Synagogue as well as three direct mail appeals and a telethon.

#### **Financial Review**

Incoming resources have decreased by £93,682.

Costs of operating the day centre are around £640,000 per annum. There is a net increase in funds of £64,774.

## **Manchester Jewish Community Care**

### **Report of the Directors and Management Council for the year ended 31 December 2014 continued**

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#### **Financial Review continued**

The Investment Committee have been guided by Barclays Wealth Management and have continued to adopt a prudent approach for the charity.

#### **Reserves Policy**

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

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

#### **Plans for Future Periods**

The charity plans to continue the activities outlined above in the forthcoming years subject to satisfactory funding arrangements.

The rear dementia/sensory garden is now underway with planting due to take place in Spring 2015 with an official opening planned for June 2015.

The newly refurbished Reminiscence room is well utilised with plans to add more memorabilia over a period of time.

Our efforts will also continue in the need to raise awareness of the charity, not just in North Manchester but also in Manchester as a whole and continue to reach out to those who would benefit from the wide range of services available. Although we currently operate at very high levels of attendances, we foresee that the standard of facilities that we offer from a very dedicated and committed team of both staff and volunteers will increase and therefore we intend to rise to the challenge of making the Day Centre a 'beacon' of the community. We intend to have an extensive advertising campaign in spring 2015 to try and raise the profile of the organisation.

We are also looking to bring new members on to our Executive committee to strengthen the range of skills.

The directors are confident of achieving all their long-term objectives and increasing the charity's services to the community.

#### **Responsibilities of the directors**

Company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year. In preparing those financial statements, the directors should follow best practice and:



**Manchester Jewish Community Care****Report of the Directors and Management Council for the year ended 31 December 2014 continued**

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**Responsibilities of the directors continued**

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to assume that the charitable company will continue on that basis.

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. The directors 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.

In accordance with company law, as the charitable company's directors we certify that:

so far as we are aware, there is no relevant audit information of which the charitable company's auditors are unaware; and

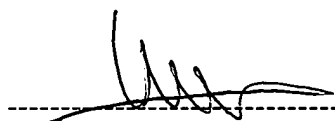
as the directors of the company we have taken all steps that we ought to have taken in order to make ourselves aware of any relevant audit information and to establish that the charity's auditors are aware of that information

**Auditors**

A resolution that Accounts & Business Solutions Ltd be reappointed as the charitable company's auditors in accordance with the Companies Act 2006 will be put to the Annual General Meeting.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005) and in accordance with the special provisions of Part VII of the Companies Act 2006 relating to small entities.

Approved by the directors on 12<sup>th</sup> May 2015 and signed on their behalf by:

  
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I, Ronnie Levene – Director

**Independent Auditors' Report to the members of Manchester Jewish Community Care**

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We have audited the accounts of Manchester Jewish Community Care for the year ended 31<sup>st</sup> December 2014 which comprise the Statement of Financial Activities, Balance Sheet and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's members, as a body, in accordance with Section 495 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 auditors' 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 the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective Responsibilities of Trustees/Directors and Auditors:**

As explained more fully in the statement of trustees/directors responsibilities, the trustees/directors are responsible for the preparation of the accounts and for being satisfied they give a true and fair view.

In accordance with the exemption provided by APB Ethical Standard – Provisions Available for Smaller Entities, we have prepared and submitted the charitable company's returns to the tax authorities and assisted with the preparation of the accounts.

**Scope of audit opinion:**

An audit involves obtaining evidence about the amounts and disclosures in the accounts sufficient to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the directors; and overall presentation of the accounts.

**Opinion on the accounts**

In our opinion the accounts:

- give a true and fair view of the state of the charitable company's affairs as at 31<sup>st</sup> December 2014 and of its result for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities; and
- have been prepared in accordance with the Companies Act 2006.

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

In our opinion the information given in the Trustees/Directors report for the financial year for which the accounts are prepared is consistent with the accounts.

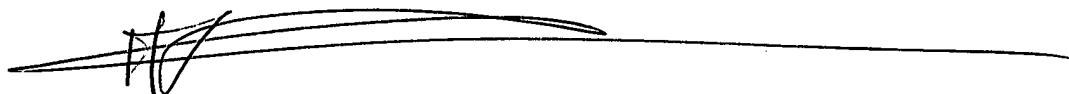
**Independent Auditors' Report to the members of Manchester Jewish Community Care**

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

We have nothing to report in respect of the following matters where 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 accounts are not in agreement with the accounting records and returns; or
- certain disclosure of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees/directors were not entitled to prepare the accounts and the trustees/directors report in accordance with the small companies regime.



H Davies FCCA  
Senior Statutory Auditor  
For and on behalf of  
Accountancy & Tax Planning Limited  
Chartered Certified Accountants and Registered Auditors  
67 Windsor Road,  
Prestwich,  
Manchester,  
M25 0DB

Date: 25<sup>th</sup> June 2015

**Statement of Financial Activities (including Income & Expenditure Account)**  
**for the year ended 31 December 2014**

	<u>Notes</u>	Unrestricted Funds <u>2014</u> £	Restricted Funds <u>2014</u> £	Total Funds <u>2014</u> £	Total Funds <u>2013</u> £
<b>Incoming resources</b>					
<b>Incoming resources from generated funds:</b>					
<i>Voluntary income:</i>					
Donations and grants	2	409,776	-	409,776	504,614
<i>Activities for generating funds:</i>					
Committees, events and room hire		72,920	-	72,920	68,774
Shop and merchandising income	3	6,486	-	6,486	6,000
<i>Investment income</i>	4	21,843	-	21,843	7,403
<b>Incoming resources from charitable activities:</b>					
Local Authority grants for day centre care	5	19,288	-	19,288	46,009
Fees for day centre care		<u>144,278</u>	<u>-</u>	<u>144,278</u>	<u>135,473</u>
<b>Total incoming resources</b>		<u>674,591</u>	<u>-</u>	<u>674,591</u>	<u>768,273</u>
<b>Resources expended</b>					
<b>Costs of generating funds</b>					
Costs of generating voluntary income	6	48,586	-	48,586	51,399
Fundraising trading: cost of goods sold and other costs	6	100,929	-	100,929	88,558
Investment management costs	6	9,443	-	9,443	-
<b>Charitable activities</b>	6	435,307	-	435,307	428,388
<b>Governance costs</b>	6	<u>45,807</u>	<u>-</u>	<u>45,807</u>	<u>52,085</u>
<b>Total resources expended</b>		<u>640,072</u>	<u>-</u>	<u>640,072</u>	<u>620,430</u>
<b>Net incoming resources/(resources expended) before other recognised gains</b>		34,519	-	34,519	147,843
<b>Other recognised gains</b>					
Investment gains	4a	<u>30,255</u>	<u>-</u>	<u>30,255</u>	<u>41,485</u>
<b>Net movement in funds</b>		64,774	-	64,774	189,328
<b>Reconciliation of funds:</b>					
Fund value brought forward		<u>1,673,293</u>	<u>21,716</u>	<u>1,695,009</u>	<u>1,505,681</u>
Fund value per Balance Sheet	16	<u>1,738,067</u>	<u>21,716</u>	<u>1,759,783</u>	<u>1,695,009</u>

**The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.**

## Balance Sheet as at 31 December 2014

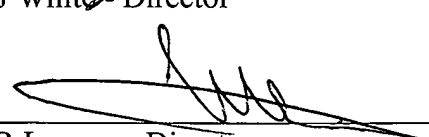
	<u>Notes</u>	<u>2014</u> £	<u>2013</u> £
<b>Fixed Assets</b>			
Tangible fixed assets	10	726,502	747,061
Investments	11	<u>1,010,339</u>	<u>817,692</u>
		1,736,841	1,564,753
<b>Current Assets</b>			
Stocks		2,086	1,686
Debtors	12	17,485	151,010
Cash at bank and in hand		<u>36,785</u>	<u>8,255</u>
		56,356	160,951
Creditors: amounts falling due within one year	13	<u>(33,414)</u>	<u>(30,695)</u>
<b>Net Current Assets</b>		<u>22,942</u>	<u>130,256</u>
<b>Total Assets less Current Liabilities</b>		<u>1,759,783</u>	<u>1,695,009</u>
<b><u>Funds</u></b>			
Unrestricted funds	16	1,738,067	1,673,293
Restricted funds	15	<u>21,716</u>	<u>21,716</u>
<b>Total Funds</b>		<u>1,759,783</u>	<u>1,695,009</u>

The accounts have been prepared in accordance with the provisions of the Companies Act 2006 relating to small entities.

Approved by the management council on 12<sup>th</sup> May 2015 and signed on its behalf by:



\_\_\_\_\_  
B J White - Director



\_\_\_\_\_  
L R Levene - Director

Notes to the Accounts - year ended 31 December 2014

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**1 Accounting Policies**

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

**a Basis of accounting**

The financial statements have been prepared in accordance with applicable accounting standards, the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005, and the Companies Act 2006.

**b Fund accounting**

- Unrestricted funds are available for use at the discretion of the directors in furtherance of the general objectives of the charity. Unrestricted funds include a revaluation reserve representing the restatement of investment assets at market values.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

**c Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Legacies are accounted for as incoming resources when receivable.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.
- Merchandise and other items donated for resale through the charity's shop are included as incoming resources within activities for generating funds when they are sold.
- Investment income is included when receivable.
- Incoming resources from charitable trading activity are accounted for when earned.
- Incoming resources from grants, where related to performance and specific deliverables are accounted for as the charity earns the right to consideration by its performance.

Notes to the Accounts - year ended 31 December 2014 continued

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**d Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income, the costs of trading for fundraising purposes including the charity's shop and investment management costs.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.
- All overhead and support costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis as set out in note 6.

**e Tangible Fixed Assets and Depreciation**

Tangible fixed assets acquired after 1 January 1992 are capitalised and depreciated over their expected useful lives at the following rates:

Buildings	2% of cost per annum
Motor vehicles	20% of cost per annum
Fixtures, fittings and equipment	10% - 33.33% of cost per annum

**f Investments and investment income**

Investments are included at closing mid-market value at the Balance Sheet date. Any realised/unrealised gains/losses for the year are dealt with through the Statement of Financial Activities. Investment income is accounted for in the period in which the charity is entitled to receipt.

**g Stock**

Stock is valued at the lower of cost and net realisable value.

**h Pensions**

The pension costs charged in the financial statements represent the contributions payable by the charity during the year in accordance with FRS17.

## Notes to the Accounts - year ended 31 December 2014 continued

2	Donations and grants	<u>Unrestricted</u>	<u>Restricted</u>	Total	Total
		£	£	2014	2013
				£	£
	General donations	143,480	-	143,480	245,143
	Box collections	3,172	-	3,172	4,339
	Annual Appeals	52,112	-	52,112	49,823
	Legacies	<u>211,012</u>	<u>-</u>	<u>211,012</u>	<u>205,309</u>
		<u>409,776</u>	<u>-</u>	<u>409,776</u>	<u>504,614</u>
3	Shop and Merchandising Income				
		Shop	Sundry	2014	2013
		trading	income	Total	Total
		£	£	£	£
	Shop/merchandising income	6,088	398	6,486	6,000
	Cost of sales	<u>(4,149)</u>	<u>-</u>	<u>(4,149)</u>	<u>(4,351)</u>
	Surplus	<u>1,939</u>	<u>398</u>	<u>2,337</u>	<u>1,649</u>
4	Investment Income			2014	2013
				£	£
	Investment income comprises the following:-				
	Dividend and gilt interest income			21,835	-
	Bank/Building Society interest			<u>8</u>	<u>7,403</u>
				<u>21,843</u>	<u>7,403</u>
4a	Investment gains				
				2014	2013
				£	£
	Unrealised gain/(loss)			29,359	30,628
	Realised gain/(loss)			896	10,857
				<u>30,255</u>	<u>41,485</u>
5	Local Authority grants for day centre care			2014	2013
				£	£
	During the year amounts were received from the following local authorities for contracts on services supplied:-				
	Bury Metro			13,390	14,504
	City of Manchester			4,902	7,637
	City of Salford			<u>996</u>	<u>23,868</u>
				<u>19,288</u>	<u>46,009</u>



Manchester Jewish Community Care

Notes to the Accounts - year ended 31 December 2014 continued

6 Total resources expended

	Basis of allocation	Voluntary income £	Fundraising events etc £	Fundraising shop £	Investment management £	Charitable activities £	Governance £	Total 2014 £	Total 2013 £
<b>Costs directly allocated to activities</b>									
Staff costs (inc.pension costs)	Staff Time	30,775	33,891	5,831	-	177,745	37,973	286,215	301,054
Shop supplies	Direct	-	-	4,149	-	-	-	4,149	4,351
Event costs etc	Direct	1,793	34,086	-	-	-	-	35,879	21,063
Day centre costs	Direct	-	-	-	-	26,500	-	26,500	18,285
Accounts and audit fees	Direct	-	-	-	-	-	4,513	4,513	5,190
Payroll costs	Direct	-	-	-	-	-	1,520	1,520	1,344
Legal and professional fees	Direct	-	-	-	-	-	-	-	2,200
Stockbrokers fees	Direct	-	-	-	9,443	-	-	9,443	-
Transport costs	Direct	-	-	-	-	14,659	-	14,659	12,187
Outings, sundries, training	Direct	-	-	-	-	4,177	-	4,177	3,922
<b>Support costs allocated to activities</b>									
Computer running costs	Usage	1,835	1,835	-	-	1,835	612	6,117	5,528
Catering	Usage	6,082	6,082	-	-	109,465	-	121,629	133,836
Telephone, postages etc	Usage	577	3,172	-	-	1,730	288	5,767	6,661
Ground rent	Usage	10	4	1	-	35	-	50	50
Gas, electric and water	Usage	967	967	193	-	16,431	773	19,331	20,064
Insurances	Usage	185	185	185	-	3,154	-	3,709	5,043
Repairs and maintenance	Usage	-	1,645	1,645	-	29,618	-	32,908	18,946
Depreciation	Usage	4,731	4,731	-	-	37,410	-	46,872	45,681
Profit/loss on assets scrapped	Usage	-	-	-	-	-	-	-	-
Printing and stationery	Usage	893	893	-	-	639	128	2,553	2,015
Bank charges	Transactions	42	42	-	-	85	-	169	202
Cleaning materials	Usage	696	696	696	-	11,824	-	13,912	12,808
<b>Total resources expended</b>		<b>48,586</b>	<b>88,229</b>	<b>12,700</b>	<b>9,443</b>	<b>435,307</b>	<b>45,807</b>	<b>640,072</b>	<b>620,430</b>

## Notes to the Accounts - year ended 31 December 2014 continued

**7 Staff Costs and Numbers**

Staff costs were as follows:	<u>2014</u>	<u>2013</u>
	£	£
Salaries and wages	267,516	279,193
Social security costs	12,249	15,825
Pension costs	<u>6,450</u>	<u>6,036</u>
	<u>286,215</u>	<u>301,054</u>

No employee received emoluments of more than £40,000.

The average number of employees during the year, calculated on the basis of full time equivalents, was as follows:

	<u>2014</u>	<u>2013</u>
	Number	Number
Chief Executive	1	1
Day centre and welfare	13	14
Fundraising and publicity	2	2
Administration and support	<u>3</u>	<u>3</u>
	<u>2014</u>	<u>2013</u>

**8 Net Incoming Resources for the year**

This is stated after charging:	<u>2014</u>	<u>2013</u>
	£	£
Depreciation	46,872	45,681
Auditors' remuneration - audit and accountancy fees	<u>4,513</u>	<u>5,190</u>

**9 Taxation**

As a charity, Manchester Jewish Community Care is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or s256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the Charity.

## Notes to the Accounts - year ended 31 December 2014 continued

## 10 Tangible Fixed Assets

	Land and <u>buildings</u> £	Fixtures and <u>fittings</u> £	Motor <u>vehicles</u> £	Total 2014 £
<b>Cost:</b>				
At 1 January 2014	850,000	246,976	69,745	1,166,721
Additions	-	26,313	-	26,313
Disposals	-	-	-	-
At 31 December 2014	<u>850,000</u>	<u>273,289</u>	<u>69,745</u>	<u>1,193,034</u>
<b>Accumulated Depreciation</b>				
At 1 January 2014	183,000	190,665	45,995	419,660
On disposals	-	-	-	-
Charge for year	<u>17,000</u>	<u>18,922</u>	<u>10,950</u>	<u>46,872</u>
At 31 December 2014	<u>200,000</u>	<u>209,587</u>	<u>56,945</u>	<u>466,532</u>
<b>Net book values</b>				
At 31 December 2014	<u>650,000</u>	<u>63,702</u>	<u>12,800</u>	<u>726,502</u>
At 31 December 2013	<u>667,000</u>	<u>56,311</u>	<u>23,750</u>	<u>747,061</u>

## 11 Fixed Asset Investments

	<u>2014</u> £	<u>2013</u> £
Investments	866,057	746,108
Building society investment	<u>144,282</u>	<u>71,584</u>
	<u>1,010,339</u>	<u>817,692</u>
<b>Investments</b>	<u>2014</u> £	<u>2013</u> £
Market value at 1 January 2014	746,108	204,622
Additions	196,734	627,855
Disposals	(107,040)	(127,855)
Net realised investment gains/(losses) in the year	896	10,857
Net unrealised investment gains/(losses) in the year	<u>29,359</u>	<u>30,628</u>
Market value at 31 December 2014	<u>866,057</u>	<u>746,108</u>
Historical cost of investments at 31 December 2014	<u>835,418</u>	<u>707,855</u>

## Notes to the Accounts - year ended 31 December 2014 continued

## 11 Fixed Asset Investments continued

Analysis of fixed asset investments	<u>2014</u>	<u>2013</u>
	£	£
Bond linked & warranty investments	<u>866,057</u>	<u>746,108</u>

The directors consider the following individual investment holdings in excess of 5% of the quoted investment portfolio value to be material.

<u>Holding</u>	<u>Market value</u>	<u>Percentage of portfolio</u>
	£	
Barclays Wealth Management	866,057	100%

12	<b>Debtors</b>	<u>2014</u>	<u>2013</u>
		£	£
	Trade debtors	1,432	2,324
	Prepayments and accrued income	12,498	10,699
	Gift aid tax	1,249	1,862
	Legacies	-	135,218
	Accrued bank interest	-	-
	Sales accruals	<u>2,306</u>	<u>907</u>
		<u>17,485</u>	<u>151,010</u>

13	<b>Liabilities: Amounts falling due within one year</b>	<u>2014</u>	<u>2013</u>
		£	£
	Accruals and deferred income	9,005	19,233
	Trade creditors	20,343	7,054
	Taxation and Social Security	4,021	4,210
	Pensions	-	-
	Credit Card	<u>45</u>	<u>198</u>
		<u>33,414</u>	<u>30,695</u>

## 14 Pension Costs

The charity operates a defined contribution scheme where the rate of contribution is specified in the rules, although additional contributions can be made to the scheme. The pension cost charged in the year was £6,450. At the Balance Sheet date £nil was outstanding to the pension scheme.

## Notes to the Accounts - year ended 31 December 2014 continued

## 15 Restricted Funds

	Balance 1 January 2014 £	Movement in resources		Balance 31 December 2014 £
		Incoming £	Outgoing £	
The Bathing Room Fund	<u>21,716</u>	—	—	<u>21,716</u>
	<u>24,716</u>	—	—	<u>21,716</u>

The Bathing Room Fund was established during 1998 by way of a special appeal. The appeal was to construct a new building to house bathing facilities for those that need assistance.

## 16 Analysis of Net Assets between Funds

	Tangible fixed assets £	Investments £	Net current assets/ (liabilities) £	Total £
<b>Restricted funds</b>				
The Bathing Room Fund	<u>21,716</u>	—	—	<u>21,716</u>
	21,716	—	—	21,716
<b>Unrestricted Funds</b>	<u>721,786</u>	<u>1,010,339</u>	<u>22,942</u>	<u>1,755,067</u>
	<u>743,502</u>	<u>1,010,339</u>	<u>22,942</u>	<u>1,776,783</u>

## 17 Directors Remuneration and Related Party Transactions

Neither directors nor trustees received any remuneration or were reimbursed for any expenses during the year.

Costs of payroll administration totalling £1,520 were paid to Freedman, Frankl and Taylor, one of whose partners is a trustee of the charity. No other transactions occurred with Directors of the charity or related parties.

## 18 Control

In accordance with the Articles of Association of the charity, overall control is held by the Management Council (maximum 27 members). The Council appoints an Executive ("Honorary Officers") who are responsible for the day to day running of the charity. The directors of the charity are members of the Management Council and are also part of the Executive.