

Charity registration number 1006756

**JEWISH BLIND IN ISRAEL ASSOCIATION**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

# JEWISH BLIND IN ISRAEL ASSOCIATION

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees**

K Keller  
D A Druce

**Charity number**

1006756

**Independent examiner**

RDP Newmans LLP  
Lynwood House  
373-375 Station Road  
Harrow  
Middlesex  
HA1 2AW

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# JEWISH BLIND IN ISRAEL ASSOCIATION

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# JEWISH BLIND IN ISRAEL ASSOCIATION

## TRUSTEES' REPORT

### *FOR THE YEAR ENDED 31 DECEMBER 2021*

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The Trustees present their report and accounts for the year ended 31 December 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Trust Deed.

#### **Objectives and activities**

The objects of the charity continued to be that of the provision of religious and secular educational and other aids for the rehabilitation in Israel of persons professing the Jewish faith who are registered blind or visually handicapped in Israel, and who are in conditions of need of financial help and whether directly or in conjunction with or through any other body established for charitable purposes either in the United Kingdom or in any other country in the world.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

#### **Achievements and performance**

The charity has achieved its objectives of making gifts to other registered charities.

#### **Financial review**

At the year end the charity held reserves of £718 (2020: £293). All funds are held for future gifts to other charities. No funds have been set aside for specific future expenditure.

It is the policy of the charity to maintain unrestricted funds, which are the free reserves of the charity, at a level which equates to unrestricted expenditure. This also provides sufficient funds to cover the charity's management costs.

The Trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

#### **Structure, governance and management**

The Trustees who served during the year were:

K Keller  
D A Druce

On behalf of the board of Trustees

K Keller  
**Trustee**

6 September 2022

# JEWISH BLIND IN ISRAEL ASSOCIATION

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF JEWISH BLIND IN ISRAEL ASSOCIATION

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I report to the Trustees on my examination of the accounts of Jewish Blind in Israel Association for the year ended 31 December 2021.

#### **Responsibilities and basis of report**

As the trustees of the trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

The charity's trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the applicable Directions given by the Charity Commission (under section 145(5)(b) of the Act), and
- to state whether particular matters have come to my attention

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

#### **Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- 1 accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

Riki Gangola FCA (Independent Examiner)  
for and on behalf of RDP Newmans LLP

Lynwood House  
373-375 Station Road  
Harrow  
Middlesex  
HA1 2AW

Dated: 6 September 2022

# JEWISH BLIND IN ISRAEL ASSOCIATION

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 DECEMBER 2021**

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		Unrestricted funds	Unrestricted funds
		2021	2020
	Notes	£	£
<b><u>Income from:</u></b>			
Donations and legacies	2	25,145	25,384
		<hr/>	<hr/>
<b><u>Expenditure on:</u></b>			
Charitable activities	3	24,720	25,360
		<hr/>	<hr/>
<b>Net income for the year/ Net movement in funds</b>		425	24
Fund balances at 1 January 2021		293	269
		<hr/>	<hr/>
<b>Fund balances at 31 December 2021</b>		718	293
		<hr/> <hr/>	<hr/> <hr/>

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

All income and expenditure derive from continuing activities.

# JEWISH BLIND IN ISRAEL ASSOCIATION

## BALANCE SHEET

AS AT 31 DECEMBER 2021

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	Notes	2021 £	£	2020 £	£
<b>Current assets</b>					
Cash at bank and in hand		1,438		713	
<b>Creditors: amounts falling due within one year</b>	<b>7</b>	<u>(720)</u>		<u>(420)</u>	
Net current assets			<u>718</u>		<u>293</u>
<b>Income funds</b>					
Unrestricted funds			<u>718</u>		<u>293</u>
			<u>718</u>		<u>293</u>

The financial statements were approved by the Trustees on 6 September 2022

K Keller  
Trustee

# JEWISH BLIND IN ISRAEL ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2021

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#### 1 Accounting policies

##### Charity information

Jewish Blind in Israel Association is an unincorporated charity registered in England & Wales. The principal address is 25 Lodge Avenue, Elstree, Herts, WD6 3NA,

#### 1.1 Accounting convention

The accounts have been prepared in accordance with the Charities Act 2011 and “Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)” (as amended for accounting periods commencing from 1 January 2016).

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

#### 1.4 Incoming resources

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Turnover is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts, VAT and other sales related taxes.

#### 1.5 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

# JEWISH BLIND IN ISRAEL ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 1 Accounting policies

(Continued)

#### 1.6 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the Charity's contractual obligations expire or are discharged or cancelled.

### 2 Donations and legacies

	<b>Unrestricted funds</b>	Unrestricted funds
	<b>2021</b>	2020
	<b>£</b>	£
Donations and gifts	25,145	25,384

# JEWISH BLIND IN ISRAEL ASSOCIATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 3 Charitable activities

	Grant funding 2021 £	Grant funding 2020 £
Other costs	720	360
Grant funding of activities (see note 4)	24,000	25,000
	<u>24,720</u>	<u>25,360</u>

### 4 Grants payable

	2020 £	2020 £
Grants to individuals	24,000	25,000
	<u>24,000</u>	<u>25,000</u>

### 5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

### 6 Employees

There were no employees during the year.

### 7 Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	720	420
	<u>720</u>	<u>420</u>

### 8 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).