The Heart of the Jewish Community



Caring for Jewish people in need

Brighton and Hove Jewish Welfare Board

ANNUAL REPORT

www.bhjwb.org

Year ended

31st December 2025

Brighton & Hove Jewish Welfare Board

Annual report and unaudited financial statements

For the year ended 31 December 2025

Charity registration no. 255060

Brighton & Hove Jewish Welfare Board

Legal and administrative information

Trustees	Mrs D Goodman Mrs A S Crook
Charity number	255060
Principal address	168 Church Road Hove East Sussex BN3 2DL
Independent examiner	Ayres Bright Vickers Limited Bishopstone 36 Crescent Road Worthing West Sussex BN11 1RL
Bankers	Lloyds Bank plc 171-173 North Street Brighton East Sussex BN1 1GL

Brighton & Hove Jewish Welfare Board

Contents

	Page
Notice of AGM	1
Chairman's report	2
Trustees' report	3 - 5
Independent examiner's report	6
Statement of financial activities	7
Balance sheet	8
Notes to the accounts	9 - 16

BRIGHTON AND HOVE JEWISH WELFARE BOARD

NOTICE IS HEREBY GIVEN that the Annual General Meeting and Election of the Board will take place by Zoom video conference on Thursday 29 October 2026 at 7pm. If you wish to receive an invitation please email our Honorary Secretary, Ms. Hazel Coppins at info@bhjwb.org by Thursday 22 October 2026.

Nominations for the Honorary Officers and Members of the Board should be sent to the Honorary Secretary by email at info@bhjwb.org by Thursday 22 October 2026, and any Resolution to be placed before the Meeting should also be sent to her in writing, duly proposed and seconded, by that date.

AGENDA

1. Minutes of the last Annual General Meeting.
2. Chairman's Report.
3. Hon. Treasurer's Report and presentation of the Accounts for the year ended 31 December 2025.
4. Election of Honorary Officers and Members of the Board.
5. Any other business.

Brighton & Hove Jewish Welfare Board

Chairman's report

For the year ended 31 December 2025

The Brighton and Hove Jewish Welfare Board is 180 years old this year. A remarkable achievement. But the fact that we are still needed, in 21st-century Britain, in a seemingly affluent city, is something we, as a community, should think about. As I look at some of the requests that have come to us over the last year, I am struck by how many people under 40 are now seeking help. In the past most of our clients were certainly over 60, if not older. Nowadays we see far more young people asking for our assistance, struggling to make ends meet. And people of all ages are desperate for safe, secure housing. A significant factor in all of this is people's mental health and wellbeing. Whilst the financial support the Welfare Board can provide often helps alleviate the immediate stresses associated with financial difficulties, the worries of not being able to pay bills or afford food, money is just one factor in our long term sense of wellbeing.

This year, on our birthday, it is a good opportunity for us to take stock, as an organisation, but also as a community, and look at what 'welfare' really means in the 21st century and how we can best support people of all ages, holistically and with dignity, to ensure that everyone receives the appropriate help. We are grateful to work closely with Helping Hands, who many of you are familiar with, and with Jewish Care, through our fantastic community social worker, Jodie Sacks and Vicki Davids who runs the 'Singing for Memory' sessions. Helping Hands, under the leadership of Sarah Wilks and Liz Shaw, has 25 years of experience in our community offering one-to-one assistance, group activities such as the monthly afternoon teas, the weekly Chatty Cafe at BNJC, the new Craft Afternoons and so much more. All these activities bring people together, help address the isolation people often feel and improve our sense of wellbeing and communal belonging. The Lunch and Social Club at Ralli Hall also provides a vital lifeline for many people, offering lunch, exercise classes and, most importantly, human connection.

It is this coordinated community approach that should be supported and celebrated. We are a community that should be proud of the work going on to support all of our members. But we can always do more, be more inclusive, and reach out to those who don't see a place for themselves in our community. This year, on the 180th birthday of the Brighton and Hove Jewish Welfare Board and my 14th year as its chairman, I pay tribute to all the outstanding volunteers who give up their time and energy to make our community better. The welfare organisations are run by volunteers just as the Welfare Board is. I offer my heartfelt thanks to all our board members who work discreetly and with compassion and particularly to our treasury team of Gary Epstein and Marc Carlton, who both understand the true meaning of Tzedakah - a moral obligation to act justly and with righteousness.

Thank you to all the people who support the work of the Jewish Welfare Board, your donations allow us to assist the people who need it most. If you would like to join our Board and help us plan for the future, if you need our support or that of any of our sister organisations or if you are in the position of being able to make a donation to our work so that we can help others, please do contact us confidentially (SussexJWB@googlemail.com) and let us know how we can help.

Fiona Sharpe
Chair

Brighton & Hove Jewish Welfare Board

Trustees' report

For the year ended 31 December 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

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 constitution, 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) (effective 1 January 2015)"

Objectives and activities
The charity's objects are:

- to promote the relief of poverty and hardship and to relieve the sick within the Jewish Faith
- to provide social welfare to persons of the Jewish Faith

The work of the Board continued during 2025. The Board succeeded in giving both regular and one-off financial help to many Jewish people in financial need, in Brighton and Hove and the surrounding area.

The Board owns two detached properties, divided into eight flats, which continue to be let at a subsidised rent to people in need within the Jewish community. Since April 2023 these properties have been fully managed by JLiving (the largest provider of sheltered housing to the Jewish community in the UK), with input and liaison with members of the Brighton & Hove Jewish Welfare Board as and when required.

The property in Westbourne Villas continues to experience structural (mainly damp) issues and has been expensive to repair and maintain. Both properties were fully tenanted throughout most of the year but the significant repair costs, combined with rent arrears, meant that the properties produced a trading deficit.

The sale of Hyman Fine House by Jewish Care was completed in January 2025. Jewish Care holds the proceeds in trust for the benefit of the Brighton and Hove Jewish community with a number of restrictions. The income will be administered by a local community fund advisory group made up of relevant stakeholders. The funds are not controlled or administered by the Welfare Board. The Welfare Board, as a named beneficiary of the trust, is represented on the fund advisory group. The fund will provide social care for the Jewish community in Brighton, Hove and Sussex.

The Board's constitution was reviewed and amended in November 2024 to better reflect the number of members and the modern working practices of the charity.

The policies adopted in furtherance of these objects have not changed during the year.

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

Achievements and performance

Throughout the year, Board members maintained regular face-to-face, telephone and online contact with their clients, reviewing their financial circumstances and offering additional assistance where appropriate.

Jewish Care employ a full-time social worker (Jodie Sacks) who is based at the Brighton and Hove Jewish Community Hub (BNJC). Her contribution to the Board this past year has been invaluable. In addition, Jewish Care have employed a part-time Dementia Care Assistant (Vicki Davids) to support Jodie in her work, specifically supporting Dementia sufferers and their carers.

The Board currently have 4 more clients than in previous years (22 as against 18) but they have a lower average age and generally require greater financial support.

The Board seeks to maintain and improve its two freehold properties, thereby enabling our charity to provide subsidised housing to eight tenants.

Financial review

In 2025 our income from investments, properties and donations was less than the cost of our charitable activities producing a deficit of £18,856. This is a reduction on 2024 when we had a cash flow deficit of £38,561.

The state of our balance sheet and accounts continues to be healthy and the value of our listed investments have held up in an uncertain time for the markets. The total reserves of the charity at the year end was £1,640,920 (2024 : £1,573,600), due primarily to an increase in the value of our investments.

The trustees consider that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised.

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 charity was established by the creation of an association constitution which was adopted on 21 April 1994 (amended 21 May 1998, 23 May 2002 and 28 November 2024).

Trustees are elected from the membership in accordance with the charity's constitution.

The trustees who served during the year were:

Mr M J Carlton	(Resigned 31 December 2025)
Mrs D Goodman	
Mrs A S Crook	

The officers who manage the charity are as follows:

Ms F Sharpe	Chairman
Mr G Epstein	Hon Treasurer
Mr M Carlton	Assistant Hon Treasurer
Mr P Hemsley	Hon Secretary (Resigned 8 September 2025)
Ms H Coppins	Hon Secretary (Appointed 28 May 2026)

The members of the charity are as follows:

Mrs Y Breuer	Mrs A Crook
Mrs S Crown	Mrs L. Graham
Dr M Rosenberg	Mr D Shinegold
Mr J Lever	Mrs D Goodman

Mr S Diamond (Appointed 24 July 2025)

There were no disclosable related party transactions during the year (2024 - none).

The trustees' report was approved by the Board of Trustees.

Mrs D Goodman
Trustee
Dated:24 August 2026

Mrs A S Crook
Trustee
Dated:24 August 2026

Brighton & Hove Jewish Welfare Board

Independent examiner's report

To the Trustees of Brighton & Hove Jewish Welfare Board

I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

(i) examine the financial statements under section 145 of the 2011 Act;

(ii) to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) to 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 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 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 accounts present a 'true and fair view' and the report is limited to those matters set out in the next statement.

Independent examiner's statement

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

(a) which gives me reasonable cause to believe that in any material respect the requirements:

  (i) to keep accounting records in accordance with section 130 of the 2011 Act; and

  (ii) to prepare financial statements which accord with the accounting records and comply with the accounting requirements of the 2011 Act;

  have not been met or

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Ayres Bright Vickers Limited

Andrew Dalglish FCCA
Ayres Bright Vickers Limited
Bishopstone
36 Crescent Road
Worthing
West Sussex
BN11 1RL

Dated: 24 August 2026

Brighton & Hove Jewish Welfare Board

Statement of financial activities including income and expenditure account

For the year ended 31 December 2025

	Notes	Unrestricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
Income from:					
Donations and legacies	**2**	5,298	-	5,298	5,677
Charitable activities	**4**	3,069	-	3,069	(26,753)
Investments	**5**	36,849	-	36,849	39,928
Total income		45,216	-	45,216	18,852
Expenditure on:					
Charitable activities	**3**	64,072	4,812	68,884	62,225
Net movement on investments	**8**	90,988	-	90,988	22,452
Net movement in funds		72,132	(4,812)	67,320	(20,921)
Fund balances at 1 January 2025		1,238,867	334,733	1,573,600	1,594,521
Fund balances at 31 December 2025		1,310,999	329,921	1,640,920	1,573,600

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

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Brighton & Hove Jewish Welfare Board

Balance sheet

As at 31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**10**		329,921		334,733
Investments	**13**		1,111,772		1,127,550
			1,441,693		1,462,283
Current assets					
Debtors	**11**	1,738		4,464	
Cash at bank		202,809		108,173	
		204,547		112,637	
Creditors: amounts falling due within one year	**12**	(5,320)		(1,320)	
Net current assets			199,227		111,317
Total assets less current liabilities			1,640,920		1,573,600
Capital funds					
Endowment funds - general			329,921		334,733
Income funds					
Unrestricted funds			1,310,999		1,238,867
			1,640,920		1,573,600

The accounts were approved by the Trustees on 24 August 2026

Mrs D Goodman
Trustee

Mrs A S Crook
Trustee

1 Accounting policies

Charity information
Brighton & Hove Jewish Welfare Board was established by the creation of an association constitution which was adopted on 21 April 1994 (amended 21 May 1998, 23 May 2002 and 28 November 2024).

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, 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 is a Public Benefit Entity as defined by FRS 102.

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

The accounts have been prepared on 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 and designated funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

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.

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.

1.5 Resources expended

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs
Governance costs include the costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources.

1 Accounting policies **(continued)**

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient has provided the specified service or output.

Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

1.6 Tangible fixed assets

Tangible fixed assets are measured at cost, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Freehold land is not depreciated.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in expenditure for the year, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately, unless the relevant asset is carried in at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

1.8 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.

1 Accounting policies **(continued)**

1.9 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 when the charity becomes party to the contractual provisions of the instrument.

Financial assets are offset, with the net amounts presented in the accounts 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.

2 Donations and legacies

	2025	2024
	£	£
Donations and appeals	4,568	3,941
Legacies receivable	-	500
Gift aid	730	1,236
	5,298	5,677
Donations and appeal funds		
Donations received	1,031	1,148
Annual appeal	3,537	2,793
	4,568	3,941
Legacies receivable		
S Levine	-	500
	-	500

3 Charitable activities - Expenditure

	2025	2024
	£	£
Depreciation and impairment	4,812	4,812
General relief	53,088	48,744
Passover relief	1,180	850
TV licences	947	1,176
Donation to Helping Hands	3,780	2,580
	63,807	58,162
Share of support costs (see note 9)	3,439	2,503
Share of governance costs (see note 9)	1,638	1,560
	68,884	62,225
Analysis by fund		
Unrestricted funds	64,072	57,413
Endowment funds - general	4,812	4,812
	68,884	62,225

4 Charitable activities - Income

	2025	2024
	£	£
Charitable rent surplus/(deficit)	3,069	(26,753)

5 Investments

	2025	2024
	£	£
Investment income	34,247	33,700
Interest receivable	2,602	6,228
	36,849	39,928

Included within investment income are the following amounts:

	£	£
Blackrock Common Investment Fund	2,672	2,630
Aegon General Investment Account	8,530	9,433
M & G Charibonds	13,968	12,737
M & G Charifund	2,519	2,399
National Westminster Bank 9% Non-Cum £1 Pref.	3,825	3,825
Schroders	2,733	2,676
Bank & Building Society interest	2,602	6,228
	36,849	39,928

6 Employees

There were no employees during the year.

7 Trustees

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

8 Net gains on investments

	Total 2025 £	Total 2024 £
Revaluation of investments	90,988	22,452

9 Support costs

	Support costs £	Governance costs £	2025 £	2024 £	Basis of allocation
Printing and advertising	1,165	-	1,165	1,115	100% Charitable activities
Insurance	670	-	670	648	100% Charitable activities
Sundries	104	-	104	490	100% Charitable activities
Legal fees	1,500	-	1,500	250	100% Charitable activities
Accountancy	-	1,638	1,638	1,560	Governance
	3,439	1,638	5,077	4,063	
Analysed between					
Charitable activities	3,439	1,638	5,077	4,063	

Governance costs includes payments to the auditors of £1,638 (2024 : £1,560) for independent examination fees.

10 Tangible fixed assets

	Freehold land and buildings £
Cost	
At 1 January 2025	440,597
At 31 December 2025	440,597
Depreciation and impairment	
At 1 January 2025	105,864
Depreciation charged in the year	4,812
At 31 December 2025	110,676
Carrying amount	
At 31 December 2025	329,921
At 31 December 2024	334,733

10 Tangible fixed assets (continued)

The carrying value of land included in land and buildings comprises:

	2025	2024
	£	£
Freehold	200,000	200,000

11 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	1,649	4,378
Prepayments and accrued income	89	86
	1,738	4,464

12 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	4,000	-
Accruals and deferred income	1,320	1,320
	5,320	1,320

13 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2025	1,127,550
Additions	20,000
Valuation changes	90,988
Disposals	(126,766)
At 31 December 2025	1,111,772
Carrying amount	
At 31 December 2025	1,111,772
At 31 December 2024	1,127,550

Fixed asset investments revalued

Investments in shares are included at fair value. Fair values for listed investments have been determined by reference to stock market values at the balance sheet date.

14 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

15 Analysis of net assets between funds

	Unrestricted funds	Endowment funds	Total
	£	£	£
Fund balances at 31 December 2025 are represented by:			
Tangible assets	325,109	4,812	329,921
Investments	1,111,772	-	1,111,772
Current assets	199,227	-	199,227
	1,636,108	4,812	1,640,920