REGISTERED COMPANY NUMBER: 05105654 (England and Wales)
REGISTERED CHARITY NUMBER: 257238

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

Manchester Jewish Community Care

R Zoltie & Co
84 Park Lane
Whitefield
Manchester
M45 7PL

Manchester Jewish Community Care

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for the Year Ended 31 December 2025

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Manchester Jewish Community Care

Report of the Trustees
for the Year Ended 31 December 2025

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

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 President: L Ronnie Levene

Chaplain: Rabbi Daniel Walker

Management Council	Michael Moore	Chairman
	Benjamin Senior	Vice Chairman
	Michael Hart	Hon Treasurer
	Jeff Lewis	Hon Secretary
	Brian White	
	Margaret Clarke	Resigned July 2025
	Judith Fiddler	Resigned July 2025
	L Ronald Levine	Resigned July 2025
	David Lewis	Resigned July 2025

Directors	Michael Hart	
	Jeff Lewis	
	Michael Moore	
	Benjamin Senior	
	Brian White	

Senior Management Team:	David S Delew OBE MBA	Chief Executive
	Karen Grant	Centre Manager - until July 2026

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the charity as laid down in the Memorandum of Association of Manchester Jewish Community Care (referred to in this report as "MJCC" or "The Charity") 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 operates four days each week and continues to welcome new members from across the community. Demand for our services remains strong, reflecting the ongoing need for high quality, community based care that enables individuals to maintain independence while benefiting from the social, emotional, and practical support we provide. Our facilities, programmes, and person centred approach play a vital role in reducing isolation and enhancing quality of life.

Staffing and volunteer contribution

MJCC employs a dedicated team of 12 staff members, working across both full time and part time roles, who deliver essential care, support, and administrative functions. Their professionalism and commitment ensure that our services operate safely, efficiently, and with compassion.

In addition to our staff team, MJCC is fortunate to be supported by more than 150 volunteers, whose contribution is fundamental to the success of our work. Volunteers assist across a wide range of activities, from hospitality and social engagement to transport, events, and administrative support. Collectively, they contribute in excess of 12,000 hours each year, representing a value of more than £200,000 in donated time. This extraordinary commitment not only strengthens our capacity but also enriches the warm, community centred environment that defines MJCC.

The combined efforts of our staff and volunteers ensure that we can continue to deliver high-quality, person-centred support to those who rely on our services.

A list of areas in which we use volunteers is as follows:

Running Day-Centre activities
Serving meals and refreshments
Running the Talking Newspaper
Running the convenience shop
Delivering meals-on-wheels
Organising activity programmes
Assisting in the Art Room
Staffing the reception desk
Computer lessons
Acting as escorts on transport

Advancing Our Objectives

To fulfil its charitable aims, MJCC continues to adopt a range of strategic approaches designed to strengthen, promote, and enhance the services we provide. During the year, the organisation completed a comprehensive rebranding programme, which included updating our logo, redesigning our website, and most importantly, refreshing the way we communicate about our services and facilities. This work has helped ensure that our identity reflects the warmth, professionalism, and community focus that underpin our mission.

Alongside this, we have prioritised a renewed emphasis on fundraising development, volunteer recruitment, and targeted marketing to encourage increased engagement with our Centre. These efforts are central to sustaining and expanding our reach within the community.

OBJECTIVES AND ACTIVITIES

How Our Activities Achieve Public Benefit

How Our Activities Deliver Public Benefit

MJCC undertakes a wide range of activities in direct pursuit of its charitable purposes. The directors are satisfied that the services outlined below deliver meaningful benefit both to those who attend The Nicky and to the wider community.

Day Care Services

The Centre operates Monday to Thursday, from 9.30am to 3.30pm, offering a varied programme of stimulating and enriching activities. These include art classes, yoga, computer lessons, keep fit sessions, live entertainment, and discussion groups. Additional on site facilities include a hairdressing salon, a convenience shop, and visits from a chiropodist.

In 2025, we expanded our programme of day trips, enabling members to enjoy outings to museums, a safari park, and local shopping destinations. These excursions will continue into the foreseeable future. We also increased the provision of kosher hot three course lunches, prepared under the supervision of the Manchester Beth Din, ensuring members receive nutritious meals in a culturally appropriate setting.

Meals-on-Wheels

Our Meals-on-Wheels service provides kosher meals, also supervised by the Manchester Beth Din, twice weekly to housebound individuals or those unable to cook for themselves. This service supports independence, nutrition, and wellbeing for some of the most vulnerable members of the community.

Bathing Service

MJCC offers a culturally sensitive and dignified bathing service in a specially adapted bathroom for individuals who are unable to bathe independently. This service plays a vital role in maintaining personal hygiene, confidence, and quality of life.

Northern Jewish Talking Newspaper (NJTN)

The NJTN, delivered in partnership with the League of Jewish Women, provides weekly audio recordings of newspaper articles. These are distributed on memory sticks and played on specially adapted devices, ensuring accessibility for those with visual impairments.

Community Centre and Partner Organisations

MJCC also supports the wider community by providing office space to the Jewish Housing Association, one confidential Jewish counselling services and a small commercial organisation. This co location strengthens collaboration and ensures that a range of essential community services can operate from a centrally accessible hub.

STRATEGIC REPORT

Financial position

Achievement and performance

Charitable activities

The charity continues to meet all of its objectives. Referrals continue to be constant but potential users are often leaving it too late to attend and are very frail at their first visit often not being able to attend for long.

Financial review

Financial position

2025 was again a difficult year which was balanced financially by a significant drawdown of reserves. Costs increases had continued to accelerate during the year, driven by increases in staffing costs with the increase in employers NI being a particular factor. Food and energy costs continued to rise putting further pressure on the charity's finances. Underlying revenue declined by approximately £150,000 with lower general donation income, a much reduced legacy contribution and no major fundraising event. Total spend was approx. 4% higher than the previous year, despite the tremendous work undertaken to compensate for the pressure on costs of our unavoidable spend. Salary and especially food costs were significantly higher. The difference was again bridged by further significant reduction in the level of reserves as £151,000 was drawn down during the year. A bright spot was the performance of our investments which have had a strong year, recovering some of the value of encashed reserves. The investment committee have been guided by the Rathbones Group plc and have continued to adopt a prudent approach for the charity. Fundraising activity has had an increased focus largely driven by younger members of the executive committee and some exciting new events are scheduled.

STRATEGIC REPORT

Financial review

Financial Review

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 9 months operating expenses is appropriate at the current time.

Previous concerns expressed about the level of risk to the charity in the event of a significant drop in funding, have been alleviated by a more muscular approach to fundraising. Whilst the level of reserves has reduced, fundraising plans for 2025 indicate a level budget can be achieved Therefore, at present levels, the directors feel that the current activities of the charity can safely continue for the next year and the immediate future. There will, however, need to be ongoing vigilance on controlling costs and staffing levels.

Future plans

Increasing Member Attendance

MJCC will continue to implement a range of awareness raising initiatives designed to increase engagement with our services, including Day Care, Meals on Wheels, and the Talking Newspaper. A significant expansion of our social media presence is already underway, enabling us to reach a wider audience within the community. These posts highlight the vibrant activities taking place at the Centre, the growing number of day trips, and upcoming fundraising events. We anticipate that this increased visibility will encourage community members-and their families-to consider The Nicky as a welcoming and enriching environment.

Additional Member Activities

Through ongoing dialogue with members and staff, we plan to further expand the range of on site activities and day trips available. This will ensure that our programme remains stimulating, varied, and responsive to the interests and needs of those who attend.

Identifying Additional Opportunities for Use of the Building

Recognising that the Centre has capacity beyond core operating hours, MJCC will explore opportunities to welcome external organisations and activity groups to utilise our facilities during evenings and weekends. Our monthly Nicky Supper Club, featuring external speakers, will continue, and we anticipate increased demand for private events such as Bar Mitzvah celebrations and Sheva Brachot. We will continue to promote our event spaces to maximise community use and generate additional income.

Refurbishment

A programme of general refurbishment is scheduled for September 2026, focusing on the entrance area, lounge, sun lounge, library, and hair salon. These improvements will enhance the overall appearance and functionality of the Centre, making it more appealing to existing members, prospective users, and those seeking temporary hire space.

Increasing Users of the Talking Newspaper

There is considerable potential to expand the reach of the Talking Newspaper. We will undertake a targeted awareness campaign using social media, as well as outreach through local opticians, GP surgeries, synagogues, and other community touchpoints. We will also continue to explore collaborative opportunities with other regional talking newspaper services.

Increasing Fundraising to Reduce Reliance on Reserves

A key priority for the coming years is to strengthen our fundraising capacity to reduce reliance on reserves. We have introduced a strategy to engage more proactively with charitable trusts and to identify grant opportunities from relevant organisations and local authorities. A busy programme of fundraising events is planned for 2026/2027, including our Annual Telethon, Golf Tournament, a major event featuring a well known speaker, and a series of smaller community hosted activities. Our partnership with the Property Poker Network (PPN), where MJCC is the sole beneficiary of funds raised, will continue.

We have also seen a significant increase in online donations through our new website, and we will continue to promote this platform for both one off and regular giving. Following the success of our 2026 crowdfunding campaign, we plan to run a further campaign in 2028.

Collaboration with Other Organisations

MJCC will actively seek opportunities to collaborate with local charitable organisations to enhance the support available to both existing and prospective members. Strengthening partnerships will enable us to share resources, broaden our reach, and deliver more comprehensive services to the community.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Structure, Governance and Management

Governing Document

MJCC is a charitable company limited by guarantee, incorporated on 19 April 2004. The organisation was originally established under a Memorandum of Association, which defined its charitable objects and powers. The charity is now governed by its Articles of Association, which were formally updated and adopted on 12 February 2025. These updated Articles reflect current governance best practice and provide a strengthened framework for the charity's ongoing development. The Directors review the governing documents annually to ensure they remain appropriate and compliant.

Prior to incorporation, the charity operated as an unincorporated association under the same name, Manchester Jewish Community Care (formerly Manchester Jewish Blind Society), and retained the same charity registration number (257238). With effect from 1 January 2005, all assets, activities, and undertakings of the unincorporated charity were transferred as a going concern to the newly incorporated charitable company. This transfer was approved by the Charity Commission in a letter dated 21 December 2004.

Board of Directors / Trustees

In accordance with the Articles of Association, overall responsibility for the governance and strategic oversight of MJCC rests with the Board of Directors/Trustees. The Board comprises a minimum of three and a maximum of twelve trustees, each elected for a three year term. Trustees may stand for re election up to three further times, ensuring both continuity and opportunities for renewal within the governance structure.

Operational responsibility for the charity is delegated to the Chief Executive Officer, who oversees the day to day management of services and implementation of strategic priorities.

Executive Committee

The Board appoints members to an Executive Committee, chaired by the Board Chair, which is responsible for operational oversight and the implementation of Board approved policies. The Executive Committee meets monthly to review performance, address emerging issues, and agree operational decisions. Key matters are reported to the full Board, which meets three times per year.

Investment Committee

The charity's investment powers are delegated to an Investment Committee, which oversees the management of MJCC's investment portfolio. Rathbones Brothers are authorised to act on the charity's behalf, and the Committee Chair communicates regularly with their representative to review performance and agree investment strategy.

Trustee Induction and Governance Measures

All Directors are familiar with the practical work of the charity. New trustees receive a comprehensive induction from the Executive Committee, covering the operational framework, strategic objectives, governance responsibilities, and financial position. This ensures that all trustees are well equipped to fulfil their duties effectively.

In line with Charity Commission recommendations, MJCC has implemented various governance measures, including:

" A detailed self declaration of eligibility for all trustees
" Clear Terms of Reference for members of the Executive and Investment Committees

Risk Management

The Directors undertake an annual review of the major risks facing the organisation as part of the strategic planning process. This includes consideration of operational, governance, financial, compliance, and external risks. While no major risks have been identified during the year, the Board remains committed to establishing appropriate mitigation measures should they arise.

Partnerships and Collaborative Working

MJCC works closely with a wide range of partner organisations to advance it's charitable which include:

Federation of Jewish Services (The Fed)
Manchester Jewish Representative Council
Manchester Jewish Housing Association
Royal National Institute for the Blind
Care Concern
League of Jewish Women
Focus Foundation
Langdon College
Migdal Emunah
Jewish Leadership Council

Many of these organisations utilise MJCC's building to share resources and enhance service delivery. In addition, MJCC works in partnership with the Social Services Departments of Manchester, Bury, and Salford Local Authorities, ensuring coordinated support for those who rely on our services.

REFERENCE AND ADMINISTRATIVE DETAILS

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

Independent Examiner:
R Zoltie CA
R Zoltie & Co
84 Park Lane
Whitefield
Manchester
M45 7PL

Investment Advisers
The Rathbones Group
8 Finsbury Circus
London
EC2M 7AZ

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 25 September 2026 and signed on the board's behalf by:

M Moore - Trustee

Independent examiner's report to the trustees of Manchester Jewish Community Care ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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 accounts to be reached.

R Zoltie CA
The Institute of Chartered Accountants of Scotland

R Zoltie & Co
84 Park Lane
Whitefield
Manchester
M45 7PL

25 September 2026

Manchester Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	200,132	-	200,132	320,372
Charitable activities	5				
Charitable activities		139,529	-	139,529	139,994
Other trading activities	3	56,886	-	56,886	45,468
Investment income	4	26,779	-	26,779	24,201
Total		423,326	-	423,326	530,035
EXPENDITURE ON					
Raising funds	6	80,321	-	80,321	63,917
Charitable activities	7				
Charitable activities		540,283	679	540,962	510,099
Total		620,604	679	621,283	574,016
Net gains on investments		61,606	-	61,606	17,228
NET INCOME/(EXPENDITURE)		(135,672)	(679)	(136,351)	(26,753)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,362,300	18,321	1,380,621	1,407,374
TOTAL FUNDS CARRIED FORWARD		1,226,628	17,642	1,244,270	1,380,621

The notes form part of these financial statements

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	13	484,895	17,642	502,537	532,053
Investments	14	742,544	-	742,544	833,291
		1,227,439	17,642	1,245,081	1,365,344
CURRENT ASSETS					
Debtors	15	-	-	-	2,110
Prepayments and accrued income		10,772	-	10,772	9,206
Cash at bank and in hand		4,597	-	4,597	32,672
		15,369	-	15,369	43,988
CREDITORS					
Amounts falling due within one year	16	(12,649)	-	(12,649)	(22,303)
NET CURRENT ASSETS		2,720	-	2,720	21,685
TOTAL ASSETS LESS CURRENT LIABILITIES		1,230,159	17,642	1,247,801	1,387,029
ACCRUALS AND DEFERRED INCOME	17	(3,531)	-	(3,531)	(6,408)
NET ASSETS		1,226,628	17,642	1,244,270	1,380,621
FUNDS	18				
Unrestricted funds				1,226,628	1,362,300
Restricted funds				17,642	18,321
TOTAL FUNDS				1,244,270	1,380,621

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the Board of Trustees and authorised for issue on 25 September 2026 and were signed on its behalf by:

M Moore - Trustee

The notes form part of these financial statements

M Hart - Trustee

Manchester Jewish Community Care

Cash Flow Statement
for the Year Ended 31 December 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(178,807)	(27,119)
Net cash used in operating activities		(178,807)	(27,119)
Cash flows from investing activities			
Purchase of tangible fixed assets		(1,621)	(9,661)
Purchase of fixed asset investments		(387,014)	(140,459)
Sale of fixed asset investments		581,528	162,117
Net cash movement		(42,161)	40,277
Net cash provided by investing activities		150,732	52,274
Change in cash and cash equivalents in the reporting period		(28,075)	25,155
Cash and cash equivalents at the beginning of the reporting period		32,672	7,517
Cash and cash equivalents at the end of the reporting period		4,597	32,672

The notes form part of these financial statements

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(136,351)	(26,753)
Adjustments for:		
Depreciation charges	31,137	30,499
Gain on investments	(61,606)	(17,228)
Decrease in stocks	-	320
Decrease/(increase) in debtors	544	(10,066)
Decrease in creditors	(12,531)	(3,891)
Net cash used in operations	(178,807)	(27,119)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank and in hand	32,672	(28,075)	4,597
	32,672	(28,075)	4,597
Total	32,672	(28,075)	4,597

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
General donations	72,153	13,128
Box collections	1,637	1,831
Legacies	34,081	68,731
Gift aid	22,316	7,990
Rosh Hashonah appeal	17,651	20,979
Telethon appeal	16,428	14,331
Pesach appeal	14,974	7,979
Poker evening (net)	9,097	27,962
Charity Extra Campaign	-	148,534
Golf day (net)	11,795	8,907
	200,132	320,372

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Committees, events & room hire	30,225	31,750
Shop and merchandise income	3,058	4,738
Catering	5,311	3,223
Sundry income	438	2,248
Plaques	375	810
Sensory garden	-	280
The Nicky Supper Club	10,894	2,419
Sale of New Year Cards	85	-
Kitchen hire	6,500	-
	56,886	45,468

4. INVESTMENT INCOME

	2025	2024
	£	£
Dividend and gilt interest	26,227	21,597
Bank & other interest	552	2,604
	26,779	24,201

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2025	2024
		£	£
Grants	Charitable activities	2,404	11,859
Bury Metro	Charitable activities	15,743	14,255
City of Salford	Charitable activities	935	-
Fees for day centre care	Charitable activities	98,880	91,794
Soup kitchen - meals on wheels	Charitable activities	20,599	22,086
Members trips and outings	Charitable activities	968	-
		139,529	139,994

Grants received, included in the above are:

Salford Community Older Persons Grant	£1,000
Community Security Trust	£1,404

6. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Staff costs	24,782	17,773
Marketing and advertising	200	-
Sundry fundraising costs	3,391	7,799
	28,373	25,572

6. RAISING FUNDS - continued

Other trading activities

	2025	2024
	£	£
Purchases	12,310	3,338
Staff costs	32,625	28,133
	44,935	31,471

Investment management costs

	2025	2024
	£	£
Investment management costs	7,013	6,874
Aggregate amounts	80,321	63,917

7. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 8)	Totals
	£	£	£
Charitable activities	502,221	38,741	540,962

8. SUPPORT COSTS

	Human resources	Governance costs	Totals
	£	£	£
Charitable activities	1,481	37,260	38,741

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	31,137	30,499
Other operating leases	6,561	6,614

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

11. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	267,849	236,763
Social security costs	6,095	7,597
	273,944	244,360

The average monthly number of employees during the year was as follows:

	2025	2024
Chief Executive	1	1
Day centre and welfare	7	8
Administration and support	4	3
	12	12

No employee received emoluments of more than £60,000.

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	320,372	-	320,372
Charitable activities			
Charitable activities	139,994	-	139,994
Other trading activities	45,468	-	45,468
Investment income	24,201	-	24,201
Total	530,035	-	530,035
EXPENDITURE ON			
Raising funds	63,917	-	63,917
Charitable activities			
Charitable activities	509,420	679	510,099
Total	573,337	679	574,016
Net gains on investments	17,228	-	17,228
NET INCOME/(EXPENDITURE)	(26,074)	(679)	(26,753)
RECONCILIATION OF FUNDS			
Total funds brought forward	1,388,374	19,000	1,407,374
TOTAL FUNDS CARRIED FORWARD	1,362,300	18,321	1,380,621

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Motor vehicles £	Totals £
COST				
At 1 January 2025	850,000	347,213	33,660	1,230,873
Additions	-	1,621	-	1,621
At 31 December 2025	850,000	348,834	33,660	1,232,494
DEPRECIATION				
At 1 January 2025	371,250	307,374	20,196	698,820
Charge for year	17,000	7,405	6,732	31,137
At 31 December 2025	388,250	314,779	26,928	729,957
NET BOOK VALUE				
At 31 December 2025	461,750	34,055	6,732	502,537
At 31 December 2024	478,750	39,839	13,464	532,053

14. FIXED ASSET INVESTMENTS

	2025 £	2024 £
Shares	683,629	814,495
Other	58,915	18,796
	742,544	833,291

Additional information as follows:

	Listed investments £
MARKET VALUE	
At 1 January 2025	814,495
Additions	346,895
Disposals	(519,922)
Revaluations	42,161
At 31 December 2025	683,629
NET BOOK VALUE	
At 31 December 2025	683,629
At 31 December 2024	814,495

There were no investment assets outside the UK.

Cost or valuation at 31 December 2025 is represented by:

	Listed investments £
Valuation in 2025	683,629

14. FIXED ASSET INVESTMENTS - continued

Investments (neither listed nor unlisted) were as follows:

	2025	2024
	£	£
Cash - Investment Managers	58,915	18,796

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	-	2,110

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	3,698	17,697
Social security and other taxes	6,860	3,739
Other creditors	2,091	867
	12,649	22,303

17. ACCRUALS AND DEFERRED INCOME

	2025	2024
	£	£
Accruals and deferred income	3,531	6,408

18. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	1,362,300	(135,672)	1,226,628
Restricted funds			
The Bathing Room Fund	18,321	(679)	17,642
TOTAL FUNDS	1,380,621	(136,351)	1,244,270

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	423,326	(620,604)	61,606	(135,672)
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	423,326	(621,283)	61,606	(136,351)

18. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	1,388,374	(26,074)	1,362,300
Restricted funds			
The Bathing Room Fund	19,000	(679)	18,321
TOTAL FUNDS	1,407,374	(26,753)	1,380,621

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	530,035	(573,337)	17,228	(26,074)
Restricted funds				
The Bathing Room Fund	-	(679)	-	(679)
TOTAL FUNDS	530,035	(574,016)	17,228	(26,753)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	1,388,374	(161,746)	1,226,628
Restricted funds			
The Bathing Room Fund	19,000	(1,358)	17,642
TOTAL FUNDS	1,407,374	(163,104)	1,244,270

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	953,361	(1,193,941)	78,834	(161,746)
Restricted funds				
The Bathing Room Fund	-	(1,358)	-	(1,358)
TOTAL FUNDS	953,361	(1,195,299)	78,834	(163,104)

19. RELATED PARTY DISCLOSURES

Legal fees of £4,280 were paid to Brabners LLP, of which a trustee is a partner.

Manchester Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 December 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
General donations	72,153	13,128
Box collections	1,637	1,831
Legacies	34,081	68,731
Gift aid	22,316	7,990
Rosh Hashonah appeal	17,651	20,979
Telethon appeal	16,428	14,331
Pesach appeal	14,974	7,979
Poker evening (net)	9,097	27,962
Charity Extra Campaign	-	148,534
Golf day (net)	11,795	8,907
	200,132	320,372
Other trading activities		
Committees, events & room hire	30,225	31,750
Shop and merchandise income	3,058	4,738
Catering	5,311	3,223
Sundry income	438	2,248
Plaques	375	810
Sensory garden	-	280
The Nicky Supper Club	10,894	2,419
Sale of New Year Cards	85	-
Kitchen hire	6,500	-
	56,886	45,468
Investment income		
Dividend and gilt interest	26,227	21,597
Bank & other interest	552	2,604
	26,779	24,201
Charitable activities		
Grants	2,404	11,859
Bury Metro	15,743	14,255
City of Salford	935	-
Fees for day centre care	98,880	91,794
Soup kitchen - meals on wheels	20,599	22,086
Members trips and outings	968	-
	139,529	139,994
Total incoming resources	423,326	530,035
EXPENDITURE		
Raising donations and legacies		
Staff costs inc Pension costs	24,782	17,773
Marketing and advertising	200	-
Sundry fundraising costs	3,391	7,799
	28,373	25,572

	2025 £	2024 £
Raising donations and legacies		
Other trading activities		
Shop supplies	1,475	3,338
Nicky Supper Club costs	10,835	-
Staff costs inc Pension costs	32,625	28,133
	44,935	31,471
Investment management costs		
Investment management costs	7,013	6,874
Charitable activities		
Staff costs inc Pension costs	180,247	167,998
Social security	6,095	7,597
Other operating leases	6,561	6,614
Day Centre costs	14,141	13,723
Insurance	8,712	8,006
Gas, electric and water	26,940	27,769
Telephone	1,797	2,079
Printing and stationery	5,050	5,627
Marketing & advertising	12,740	12,302
Cleaning and gardening	29,663	32,267
Catering costs	130,674	115,549
Transport costs	11,361	14,338
Outings, sundries, training	6,352	6,674
Repairs and maintenance	5,985	18,648
Computer running costs	9,339	5,620
Ground rent and rates	2,817	655
Bank charges	135	1,269
Plaques	118	300
Security	4,990	4,278
Pest control	1,512	-
Refuse collection	4,713	-
Subscriptions	1,142	-
Freehold property	17,000	17,000
Fixtures and fittings	7,405	6,767
Motor vehicles	6,732	6,732
	502,221	481,812
Support costs		
Human resources		
Health & safety	1,481	-
Governance costs		
Staff costs inc Pension costs	30,195	22,859
Accountancy fees	1,225	-
Legal fees	4,280	4,000
Payroll costs	1,560	1,428
	37,260	28,287
Total resources expended	621,283	574,016
Net expenditure before gains and losses	(197,957)	(43,981)
Realised recognised gains and losses		
Carried forward	(197,957)	(43,981)

	2025 £	2024 £
Realised recognised gains and losses		
Brought forward	(197,957)	(43,981)
Realised gains/(losses) on fixed asset investments	61,606	17,228
Net expenditure	(136,351)	(26,753)