JEWISH WOMENS AID LIMITED

England & Wales · Charity number 1047045

Details

Other names	JWA
Status	Registered
Legal form	Charitable company
Company number	03024499
Registered	1995-06-08
Register	View on the Charity Commission register

Contact

Address	Po Box 65550 London N3 9EG
Phone	02084458060
Email	info@jwa.org.uk
Website	www.jwa.org.uk

Activities

Objects: TO RELIEVE THE POVERTY DISTRESS,SUFFERING AND SICKNESS EXPERIENCED BY JEWISH WOMEN IN THE U.K. WHO HAVE SUFFERED INJURY OR IMPAIRMENT, PHYSICAL OR MENTAL, BY THEIR HUSBANDS OR BY THE FATHERS OF THEIR CHILDREN OR BY THE MEN WITH WHOM THEY LIVE AND ANY CHILDREN OF SUCH WOMEN.

Activities: Only UK charity supporting & empowering Jewish women & their children affected by domestic abuse & sexual violence. We offer a confidential freephone helpline; a domestic abuse advocacy & advice service, specialist therapeutic services for children, a counselling service for women; training and education programmes for professionals and Safer Dating education in schools & on campus.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Defined Groups

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Geography

- **Area of benefit:** UNITED KINGDOM
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£1,487,644	£1,572,107	£1,473,359	27
2024-07-31	£1,510,593	£1,486,478	£1,557,829	27
2023-07-31	£1,341,812	£1,368,966	£1,533,713	26
2022-07-31	£1,313,673	£1,180,123	£1,560,867	25
2021-07-31	£1,092,726	£955,309	£1,402,317	21
2020-07-31	£1,086,119	£907,444	£1,264,897	22

Trustees

Name	Role	Appointed
Anna Turner		2023-01-26
Catherine Becker		2023-04-20
Deborah Amias		2023-04-20
Deborah Joseph		2025-02-20
Emma Green		2026-04-23
Emma Myers		2025-09-11
Emma Spitz		2026-04-23
Joanne Black		2025-02-20
Penina Simmons		2024-02-15
Rachel Karp		2026-04-23
Stefani Black		2026-02-26
Susan Charles		2026-04-23
Susan Krasner		2026-04-23

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JEWISH WOMENS AID LIMITED

England & Wales - Charity number 1047045

Accounts

JEWISH WOMEN'S AID

REPORT AND FINANCIAL STATEMENTS

Year Ended 31st July 2025

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

Joanne Black, Chair of Trustees - appointed on 20 February 2025
Dana Houri, Treasurer - appointed on 9 August 2024, resigned 27 February 2026
Stefani Black, Treasurer - appointed 26 February 2026
Aliza Weinstein
Anna Turner
Caroline Ratner, Chair - resigned on 20 February 2025
Catherine Becker
Debby Amias
Deborah Joseph - appointed on 20 February 2025
Emma Myers - appointed on 11 September 2025
Gabrielle Adlestone
Jo Rosenthal, Treasurer - resigned on 5 September 2024
Joanna Benarroch
Kate Daniels
Laura Rosefield - resigned 21 November 2024
Rachel Dor-Chay - resigned on 27 November 2025
Penina Simmons

CHIEF EXECUTIVE

Samantha Clifford

Charity number
1047045
Company number
3024499
Principal address
PO Box 65550, London, N3 9EG
Registered office
Amelia House, Crescent Road, Worthing BN11 1RL
Independent auditors
Sumer Audit
Amelia House, Crescent Road, Worthing BN11 1RL
Bankers
CAF Bank Limited, Kings Hill, West Malling, Kent ME19 4TA
Barclays Bank Plc, 1 Churchill Place, London E14 5HP

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HIGHLIGHTS OF THE YEAR

JEWISH WOMEN'S AID CONTINUED TO SUPPORT WOMEN AND GIRLS AFFECTED BY DOMESTIC ABUSE AND SEXUAL VIOLENCE.

We supported
825
women and girls through our advocacy and therapeutic support teams.

We provided
2816
counselling and children's therapy sessions to women and children.

We received
772
calls/messages/emails via our free domestic abuse and sexual violence helpline, webchat and direct to our client support services.

We reached over
4450
young people delivering **167** healthy relationships and consent education sessions to students and **46** educational and training sessions to over **564** youth professionals, rabbinic couples and community professionals.

TRUSTEES' REPORT

THE TRUSTEES PRESENT THEIR ANNUAL REPORT TOGETHER WITH THE AUDITED FINANCIAL STATEMENTS OF THE CHARITY FOR THE YEAR ENDED 31 JULY 2025.

The Annual Report serves the purposes of both a Trustees' Report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

OUR OBJECTIVES AND ACTIVITIES

The purpose of Jewish Women's Aid (JWA) is to support and empower Jewish women and girls affected by domestic abuse and sexual violence in a culturally sensitive way.

The Trustees review the aims, objectives and activities of JWA regularly. This report looks at what JWA has achieved and the outcomes of its work in the reporting period. The Trustees report the success of each key activity against measurable targets. All work is undertaken against a background of strongly held values.

OUR VISION AND MISSION

Vision
Our vision is of a world where women and children live their lives free from all forms of abuse and violence.

Mission
We support and empower Jewish women and children affected by domestic abuse and sexual violence. We partner with our community to build a future free from control, fear and abuse.

JWA's aims are:

1. Support and Empowerment: Providing holistic, culturally specific support for Jewish women and their children, who have experienced domestic abuse and sexual violence, ensuring they regain their safety, strength, and independence.

2. Prevention and Education: Working with the whole Jewish community to tackle violence against women and girls through strategic partnerships, awareness raising, and training and education programmes.

3. Organisational Excellence: Strengthening JWA's capacity, leadership and impact through best practice, sustainable growth, and continuous improvement.

SERVICES AND ACTIVITIES UNDERTAKEN TO ACHIEVE ACTIVITIES

JWA provided specialist emotional, practical and financial support, including welfare grants for those most impacted.

WE PROVIDE:

- Freephone domestic abuse and sexual violence helplines and webchat, to enable women to contact us confidentially in a way that works best for them.
- An IDVA (independent domestic violence advocate) service which enables women to plan for their long-term safety and offers them support regarding welfare, legal and housing issues.
- An ISVA (independent sexual violence advocate) service which provides immediate practical and emotional support and long-term safety planning.
- A specialist therapeutic service for children and young adults.
- A flexible counselling service for women; face-to-face in our London or Manchester offices or online, reaching women across England.
- Educational programmes in schools, universities and youth settings, aimed at promoting a culture of consent with a focus on healthy relationships.
- Prevention work in synagogues and other community settings to promote understanding of domestic and sexual violence, including events such as JWA Shabbat.
- Culturally specific training for professionals working with Jewish women, equipping them to support members of our community affected by domestic abuse and sexual violence.

We work closely with other domestic abuse agencies and community organisations and model best practice. JWA is accredited under the Women's Aid National Quality Standards.

We are proud that our services are provided by a skilled professional team which has sector qualifications, demonstrating best practice in its field and committed to ongoing training. This team is supported by a dedicated and well-run team of volunteers.

CHARITY GOVERNANCE CODE

The Trustees have regard to the 2025 Charity Governance Code. The Board has reviewed the eight principles of effective governance and considered how JWA applies these in a way that is proportionate to the charity's size and work. The Trustees will continue to use the Code to guide good governance and maintain high standards across the organisation.

PUBLIC BENEFIT STATEMENT

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the Trustees consider how the planned activities will contribute to agreed aims and objectives.

KEY PERFORMANCE INDICATORS

Client Services - numerical targets are monitored regarding the number of women and girls entering the service and receiving support in addition to client feedback.

Outreach and Prevention – metrics include the number of institutions and the attendees reached together with feedback from participants.

Business Services - social media interactions and features in both online and offline media; fundraising, number of supporters, nurturing donors and obtaining multi-year commitments.

ACHIEVEMENTS & ACTIVITIES

JWA continues its core work of supporting Jewish women and their children, by providing a holistic and high-quality domestic abuse and sexual violence support service. Outreach and prevention activities are undertaken with the objective of preventing violence against Jewish women and girls through increased awareness and understanding across the community.

Directors of each department - Client Services, Outreach and Prevention and Business Services - all report to the CEO. Directors hold line management responsibilities as do some managers, conducting regular supervision and appraisal meetings, ensuring staff support and professional development sits at the heart of their work.

CLIENT SERVICES

The JWA free Helpline and Webchat services continue to be the first point of contact for many of our service users. The Helpline is staffed by 45 volunteers who receive ongoing support and training. In the year to July 2025, we received 772 calls/chats/emails. These avenues of support are a core feature of what we offer Jewish women and girls; a confidential space to tell us what is happening to them and be heard. Of the women who contacted JWA for support we had an increase in those accessing short term support, casework and counselling.

Our team of 17 qualified and 4 trainee counsellors provided 2218 counselling sessions to 155 Jewish women across the UK either in-person, by telephone or online. All counsellors receive regular training and supervision and comply with good practice guidelines.

Services receive funding from various statutory sources including MOPAC (Mayor's Office for Policing and Crime) and the Ministry of Justice in addition to financial support from the Jewish community.

Our specialised children's service saw our play therapists deliver 598 one-to-one sessions to 40 children. Children in this service have experienced significant trauma through exposure to domestic abuse in the home, and these weekly sessions are crucial for their recovery.

Our McKenzie Friend programme continues to lend support to our clients and this year 15 women were accompanied in the Family Court for 20 separate hearings. They provide moral and practical support. This is essential given the traumatic experience court can be for a woman who has experienced domestic abuse. Our bank of McKenzie Friends receives regular training and support from the Volunteer Manager, the Family Court IDVA and external professionals.

The Family Court IDVA signposts clients to firms who are both informed and supportive of the specific needs of survivors.

JWA's Designated Safeguarding and Child Protection Officer and Deputy ensure reporting continues to work well and highlights safeguarding concerns as soon as they arise, enabling early intervention.

The Director of Client Services and Service Managers attend the practice meetings for Ascent, Ascent Advice PLUS and CouRAGEus, as well as representing JWA at Imkaan and LVAWGC (London Violence Against Women and Girls Consortium) meetings.

Professional training and relevant qualifications remain a high priority with another IDVA completing the SafeLives IDVA Qualification this year. The advocacy and counselling teams attend relevant professional training throughout the year.

Our VAWG Outreach Lead has trained numerous professionals to improve their support for the Jewish community impacted by VAWG. Hundreds of police officers from the Metropolitan Police, Bury Police and Salford Police as well as other professionals ranging from GPs, Health Visitors, Maternity Teams to Council staff including social workers and housing personnel have benefited from JWA training.

JWA successfully completed its renewal of the Women's Aid Quality Standards in 2024–25, reaffirming our commitment to sector best practice.

OUTREACH & PREVENTION SERVICES

The Outreach and Prevention Directorate has continued to lead Jewish Women's Aid's education and community engagement work across the Jewish community, delivering training and programmes on domestic abuse, healthy relationships and consent. Our goal remains to build a culture of respect and safety throughout the lifespan — ensuring that every Jewish person has multiple touchpoints with JWA's prevention education.

DEVELOPING A WHOLE ORGANISATION AND WHOLE LIFESPAN APPROACH

Following the appointment of new Co-Directors in April 2025, JWA has refined and embedded a new strategy for prevention education. This Whole Organisation and Whole Lifespan Approach ensures that every Jewish organisation and community can reflect JWA's values, and that every young person in the community encounters our messages at key stages in their development.

The Whole School Approach, launched in 2022, is now firmly embedded across our partner schools. In 2024–25 we continued to expand our reach, strengthening relationships with existing schools while developing a new offer for primary schools to support earlier prevention and education. A new Schools Engagement Worker joined in July 2024 to help drive this work forward.

SCHOOLS AND EDUCATION

During the year, the Outreach and Prevention team reached 4,450 young people through 167 educational workshops delivered across 16 schools in London and Manchester. These sessions covered topics including healthy relationships, consent, recognising red flags, power dynamics, empathy, communication skills, peer influence, gender stereotypes, image-based sexual abuse, and rape culture.

Our Peer Leadership Programme completed its third consecutive year in one school, with 20 trained School Ambassadors delivering sessions to younger students — a model that empowers young people to lead positive cultural change within their own communities.

We also delivered eight teacher training sessions, reaching 200 teachers across seven schools, supporting educators to recognise and respond to issues around consent, relationships and safeguarding.

As part of a London Councils-funded consortium, JWA also delivered sessions to pupils at a local Catholic school, enabling us to benchmark our prevention education offer within a wider community context and share best practice beyond the Jewish sector.

YOUTH MOVEMENTS AND UNIVERSITY ENGAGEMENT

Our partnership with Jewish youth movements remains central to shaping culture change in the community. In 2024–25, we trained 400 youth leaders from seven youth movements through 22 sessions as part of pre-camp and pre-tour training. Collectively, these leaders went on to reach over 1,500 young people across the summer.

A key highlight was our Youth Movement Roundtable in March 2025, which brought together 20 representatives from seven youth organisations to launch our new CPD-accredited training programme for senior and sabbatical youth leaders. Three youth movements have already completed this training, providing excellent feedback on its relevance and impact.

At university level, JWA's work to promote consent and safer campus culture continued through our Uni Ambassadors initiative and distribution of "Consent is Kosher" resources in UJS freshers' packs. These messages were reinforced through collaboration with the University Jewish Chaplaincy and partnerships with student leaders nationally.

OUTREACH & PREVENTION SERVICES

COMMUNITY AND PROFESSIONAL ENGAGEMENT

Across 2024–25, 164 community professionals took part in 14 JWA training sessions, equipping them to recognise and respond to domestic abuse. We have deepened relationships with key communal bodies, including key synagogue bodies, expanding our reach across the diversity of the Jewish community.

In addition, over 600 community members engaged directly with JWA at events including the Shomrim event, the JLC International Women's Day event, the Menucha Conference, and Limmud Festival.

JWA SHABBAT

The theme for 2024 was "Myth Busting", challenging misconceptions about abuse within Jewish life and highlighting that violence can affect anyone, regardless of age, background or observance. Creative design agency Two Boys developed impactful print and digital materials, including a community leaflet and social-media graphics, ensuring consistent branding across all partner platforms. These resources were distributed nationally.

Partnerships were at the heart of the campaign. JWA worked with the United Synagogue, Masorti Judaism, Reform Judaism, Liberal Judaism, the S&P Sephardi Community, the Office of the Chief Rabbi, the Jewish Leadership Council and the Board of Deputies. For the first time, the Leeds and Manchester Jewish Representative Councils also joined, reflecting JWA's national reach.

The campaign achieved wide cross-communal alignment and positioned JWA as a unifying, trusted voice within both the Jewish and VAWG sectors.

JWA Shabbat 2024 was timed to coincided with the International Day for the Elimination of Violence Against Women (IDEVAW) and Mitzvah Day, situating the initiative firmly within the wider VAWG calendar. Through this alignment, JWA strengthened connections with other women's organisations and reinforced its position within the national conversation on gender-based violence and community-specific responses.

COMMUNITY ENGAGEMENT AND REACH

Over 50 synagogues across denominations and regions actively participated. JWA staff, trustees and trained volunteers spoke at more than 20 services, sharing key messages and resources with congregations. For the first time, community stalls were hosted outside kosher shops in North West London, enabling direct conversations with hundreds of community members and raising over £340 in donations. Several attendees and former clients approached stalls to express their gratitude for JWA's work, illustrating its tangible impact.

The Outreach and Prevention team produced supporting educational materials and trained a cohort of "Community Speakers," ensuring accurate, sensitive and consistent messaging. The Jewish News and Jewish Weekly carried JWA Shabbat wraps, and editorial features appeared across The JC, Jewish Telegraph and other outlets. Senior communal figures and parliamentarians amplified the campaign online, significantly increasing reach and visibility.

LOOKING AHEAD

In 2025–26, the Outreach and Prevention Directorate will:

- Build on the success of our CPD-accredited training, expanding its reach to new sectors and communities.
- Continue to roll out the Whole Organisation Model for synagogues and community groups, embedding long-term culture change.
- Extend partnerships with schools, youth movements and universities to ensure every young person in the Jewish community benefits from prevention education.

Building on the 2024 success, JWA Shabbat 2025 will continue as a cornerstone of national engagement. Plans include:

- Deepening cross-communal partnerships and involving new regional synagogues and youth organisations;
- Integrating CPD-accredited professional training sessions in the lead-up to JWA Shabbat to extend impact beyond the weekend;
- Expanding collaboration with other VAWG sector partners to highlight intersectional experiences of Jewish women and girls; and
- Further embedding JWA Shabbat within the organisation's annual fundraising, communications and education calendar.

FUNDRAISING ACTIVITIES AND INCOME GENERATION

BUSINESS SERVICES

The Business Services Directorate, encompassing finance, fundraising, communications, human resources and operations, has continued to strengthen Jewish Women's Aid's infrastructure to ensure the long-term sustainability and effectiveness of the charity's mission.

FUNDRAISING AND INCOME GENERATION

During 2024–25, JWA sustained and diversified income in a challenging environment, combining relationship-based giving, cost-efficient events, and digital campaigns. The fundraising environment remained volatile amid the impact of the ongoing war in Israel and Gaza and wider cost-of-living pressures, with donors re-prioritising giving across the sector. We deepened major-donor engagement while broadening community participation and building pipelines for multi-year support. Between 1st August 2024–31st July 2025, 415 new donor records were added (a 64% uplift vs. the same period in 2023/24), strengthening the stewardship base.

- **High Holy Day appeals (Rosh Hashanah and Kol Nidrei)**
  The 2024 High Holy Day campaign generated £105,336
- **Patrons' Dinner (10 March 2025)**
  A redesigned, intimate format with guest speaker Alex Davies Jones, Parliamentary Under Secretary of State for Victims and Violence Against Women and Girls at the Ministry of Justice who spoke about the Government's policies on tacklng VAWG and her staunch support for JWA. The event hosted 88 guests, and raised £155,787.
- **IWD "Ripple Effect" Match Funding Campaign (30–31 March 2025)**
  The two-day campaign raised £250,385.
- **Community and profile-raising events**
  JWA delivered a varied programme of community and engagement events throughout the year, each designed to reach different audiences and deepen understanding of our work. Our "It Ends With Us" film screening attracted a younger demographic and opened conversations about healthy relationships; our annual Bridge Lunch provided an opportunity to engage long-standing supporters; and a myth-busting evening created space for discussion within a smaller, reflective community setting.
  In February 2025, the screening of "Screams Before Silence" expanded our reach further, drawing in new attendees. These events collectively contributed valuable income to JWA and, importantly, broadened awareness of domestic abuse and sexual violence within the Jewish community.
- **Trusts and Foundations**
  Support from charitable trusts and foundations remained strong throughout 2024–25, with a number of multi-year and new grants secured to underpin our frontline and prevention work. We continued to broaden our portfolio of funders, successfully engaging both long-standing partners and new philanthropic supporters. JWA also maintained statutory funding through extensions from key public-sector bodies, ensuring continuity for core services.
  Trusts and foundations remain an essential element of our income mix, and this year's results reflect focused stewardship, well-developed applications, and strong confidence in JWA's impact and strategic direction.

COMMUNICATIONS, BRAND AND ENGAGEMENT

JWA's public profile has continued to grow, underpinned by a coherent communications strategy and an increased emphasis on proactive media engagement. The organisation was featured in 57 articles across both the Jewish and mainstream press.

Digital engagement continues to expand, with significant growth across Instagram, Facebook, LinkedIn and X (Twitter). The communications team has ensured that JWA's social media presence reflects both its professional expertise and its empathetic, survivor-centred approach. Regular e-newsletters and e-shots have strengthened relationships with donors, volunteers and stakeholders, linking to biannual Impact Reports and updates on service delivery.

Statements of solidarity following the sexual violence perpetrated on 7 October and its denial were widely shared, reinforcing JWA's role as a voice of advocacy and compassion within both the Jewish and VAWG sectors.

HUMAN RESOURCES AND ORGANISATIONAL DEVELOPMENT

We completed a targeted restructure of Business Services following a time-bound consultation in April–May 2025 to embed our organisational excellence objective, streamline decision-making, and protect frontline capacity. The new structure reduces reliance on consultants, strengthens financial oversight, enables the CEO to directly lead fundraising, and commits us to efficient support costs.

Alongside this, the Business Services team has focused on strengthening internal systems and ensuring policies and processes align with best practice across the charity and VAWG sectors. Staff development, wellbeing, and supervision structures have been reinforced, with leadership and professional development now embedded within the annual cycle.

Under the leadership of the CEO, Business Services has played a key role in developing JWA's forthcoming five-year strategic plan, engaging staff, trustees, and volunteers in shaping the organisation's direction. This work will guide the next stage of growth and ensure that JWA's infrastructure continues to underpin its expanding frontline and prevention services.

LOOKING AHEAD

The priorities for 2025–26 include:

- Consolidating relationships with major donors and securing further multi-year income streams;
- Further investment in digital fundraising and audience development;
- Implementing a refreshed communications strategy aligned with the new organisational values and strategy;
- Strengthening HR processes and support systems to embed resilience across the staff team;
- Continuing to build on the success of JWA Shabbat as a cornerstone of national community engagement.

Through the work of the Business Services team, JWA continues to sustain and expand its capacity to deliver life-changing services, ensuring that every Jewish woman and girl who needs us can be supported by an organisation that is strong, visible and sustainable.

OUR CEO

This has been a year of profound challenge and resilience for Jewish Women's Aid and the communities we serve. Our work throughout 2024–25 has taken place against the continuing backdrop of the war in Israel and the unprecedented rise in antisemitism here in the UK. These events have deeply affected Jewish women and families, and we have seen that trauma reflected in the experiences of the women and girls reaching out to us for support.

At the same time, this year has also brought significant challenges across the Violence Against Women and Girls (VAWG) sector. Services are responding to escalating demand amidst the ongoing cost-of-living crisis, complex mental health needs, and acute housing shortages. Like many organisations, JWA is navigating these pressures while advocating nationally for sustainable funding, specialist provision, and recognition of the needs of minority communities within the broader VAWG landscape.

In this context, the work of Jewish Women's Aid has never been more vital. Our teams have continued to offer expert, compassionate, and culturally specific services — providing safe spaces, counselling, advocacy, and therapeutic support to over 800 women and girls. Through our children's service, we supported dozens of children to process and recover from trauma, helping them to rebuild their sense of safety and stability.

Alongside this essential frontline work, our Outreach and Prevention team have strengthened their pioneering "Whole School Approach," reaching thousands of young people with consent and healthy relationships education. They have also launched innovative new initiatives across the community, including professional training for rabbis, educators and youth leaders, and new partnerships with schools, synagogues and communal bodies. The reach of this work — over 4,000 young people and hundreds of professionals — demonstrates our collective commitment to preventing abuse before it happens.

This year also marked a new phase for JWA internally. Since I joined the organisation in May 2024, my focus has been on stability, collaboration, and long-term vision. We began developing JWA's new five-year strategy through a process that has been inclusive and reflective — engaging trustees, staff, volunteers, clients, and stakeholders. This work will define how we grow, ensuring that Jewish Women's Aid remains a trusted, expert and sustainable organisation for the years ahead.

I am deeply grateful to our exceptional staff team and to the 160 volunteers who give their time and compassion so generously. Their professionalism and dedication underpin everything we do. I also extend heartfelt thanks to our trustees, funders and community partners for their continued confidence and support.

Jewish Women's Aid exists so that every Jewish woman and girl can live free from abuse and fear, with dignity, strength and hope. Together — through support, education and advocacy — we are changing lives and building a safer, more compassionate community.

As we move into 2025–26, the launch of our new five-year strategy will ensure JWA remains a trusted, expert and sustainable organisation for years to come – and sadly still a much needed one.

Sam Clifford
Chief Executive, Jewish Women's Aid

FINANCIAL REVIEW

FINANCIAL REVIEW

The financial results for the year ended 31 July 2025 are set out in the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes on pages 39-53. During the year JWA's income was £1,487,644 compared with £1,510,593 last year. Total resources expended were £1,572,107 compared with £1,486,484 last year, leading to a deficit of £84,463 compared with a surplus of £24,109 last year.

Income

Our main source of income is from gifts and donations, comprises 45% of our total income. Grants, gifts and donations raised in the year totalled £661,552 (2024: £668,295)

13% of income is from statutory grants and 5% of income is from Legacies.

Expenditure

Expenditure on charitable activities for the year has increased 8% to £1,370,975 (2024: £1,263,936), reflecting additional costs in expansion of our frontline services. The cost of raising funds in the year was £201,132, a 10% decrease on the prior year of £222,548.

GOING CONCERN

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

RESERVES POLICY

JWA's reserves policy is focused on maintaining a balance between holding sufficient reserves to safeguard its financial commitments and continuing to provide services in line with the Charity's objectives in the event of unforeseen financial problems, for a period of time to allow those issues to be resolved. Reserves are required to provide ongoing services and to finance future plans in line with the aims and strategic vision of JWA. There is a requirement for prudent management of financial commitments and an allowance for future contingencies in the event of unforeseen financial circumstances, such as reduced income streams or increased demand for services. A relatively small percentage of JWA income is from statutory agencies. Therefore, JWA relies heavily on voluntary donations and must ensure that reserves are maintained such that, in the event of a significant drop in funding, it will be able to continue its activities until additional funds may be raised. On an annual basis, the Board agrees detailed budgets. Performance against these budgets and forecasts is closely monitored by the Board. The Board maintains oversight of the reserves policy.

The JWA policy is that unrestricted funds not committed or invested in tangible fixed assets should equate to approximately nine-twelve months of costs. The calculation is based on the 2024-2025 budget figures.

Reserves at 31 July 2025

Unrestricted reserves, which are not designated, were £1,378,502 (2024: £1,387,550). This is in line with the target level of reserves.

There were no reserves designated in the year to 31 July 2024.

Based on the above policy and the current growth of the charity, it is considered that the level of reserves is appropriate.

“Having a safe space to express my emotions was crucial to my healing journey. It allowed me to release the pain and trauma that had been weighing me down, and it allowed me to be vulnerable and explore my thoughts and feelings without fear of judgment.”

DOMESTIC ABUSE CLIENT

FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Trustees have responsibility for setting up and reviewing the risk management system at JWA. A risk register is maintained which is used to monitor key risks and is reviewed by the Trustees at quarterly Board meetings.

Financial

JWA operates in a challenging and demanding arena with few certainties over funding and limited local authority or other governmental funding. Therefore, each year fundraising and events are required to raise the necessary funds to run the charity. Management time is allocated to managing donor relationships and striving to secure multi-year funding commitments. To mitigate these risks, JWA operates strict financial controls and continually monitors its financial position, including regular forecasting. The annual budgets, reforecasts and management accounts are regularly reviewed.

Some of the key controls used by the charity to mitigate these risks are:

- Formal agendas and minutes for Board of Trustees and all other committee meetings.
- Detailed terms of reference for all committees.
- Annual budget and regular management accounts.
- Formal written policies including authority limits and a Finance Procedures Handbook.
- An Executive sub-committee for operational risk management.

Operational

The nature of our services (supporting women and children affected by domestic violence) increases our operational risks. These are managed through the implementation of suitable policies, procedures and processes including case management, continual staff training, supervision and reporting structures. Through these procedures, the Board of Trustees is satisfied major risks are identified and procedures implemented so that key risks are minimised.

Safeguarding is essential in our client facing services. All volunteers and staff receive safeguarding training as part of their induction and regular updates are provided. Training on all aspects of compliance, including data protection, is provided for all staff and volunteers.

IT systems, data and cyber security risks are mitigated through the employment of professional IT support and secure cloud-based servers. JWA staff receive training on IT risks.

ORGANISATIONAL STRUCTURE

JWA is run by a Board of Trustees whose principal responsibility is overseeing the long-term strategy, planning and significant operational decisions of the organisation, and the governance thereof. Trustees meet quarterly for progress and planning meetings.

POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES

All new Trustees are subject to a recruitment and induction process and are selected with a view to ensuring the Board has an appropriate balance of experience relevant to JWA's strategic and operational requirements. A list of current Trustees (also directors for the purposes of Company law) who served during the year can be found on the inside front cover.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

"Without the support, I would have broken by now. Knowing I had that support made me feel less alone and believed."

DOMESTIC ABUSE CLIENT

STAFF AND VOLUNTEERS

Employees

The Trustees recognise the huge contribution made by salaried staff and extend their thanks for their ongoing energy and commitment.

Senior Management Team

Directors of departments reporting to CEO:

- Director of Client Services
- Co-Directors of Outreach and Prevention
- Director of Business Services (post made redundant in May 25)
- Finance Director (post vacant during reporting period)

The directors form the senior management team.

Staff within these departments are line managed by the relevant director/the CEO or by a manager within the department.

Pay policy for key management personnel

Salaries are benchmarked against similar roles in the VAWG sector and/or in the charity sector as appropriate.

Volunteers

The trustees are extremely grateful for the time donated by 160 active volunteers. It would not have been possible to achieve what has been achieved without their help and support. We aim to ensure all people with whom we work are valued for their contributions. All potential volunteers are recruited based on their skills and experience and according to the requirements of the role.

In our 2023-24 Annual Report we shared our plans for the year and are delighted to report on progress:

Women's Aid Quality Standards

JWA completed its renewal of the Women's Aid Quality Standards accreditation in 2024–25, reaffirming our commitment to sector best practice and survivor-centred service delivery.

CPD Accreditation

Our Outreach and Prevention training achieved CPD accreditation and was successfully piloted with youth movement leaders, enabling wider reach and professional recognition.

Donor Engagement

We deepened relationships with existing donors, securing several multi-year commitments from trusts and individuals. The fundraising team continued to diversify income streams and strengthen donor stewardship through targeted communications and events.

VAWG Outreach Lead

Our VAWG Outreach Lead embedded external training partnerships and raised JWA's profile delivering sessions to police, health and local authority professionals, and developing links with mainstream women's organisations to share expertise on supporting Jewish women.

PLANS FOR 2025–26

Building on the achievements and learning of 2024–25, JWA's priorities for the coming year are focused on consolidation, quality, and long-term sustainability across all areas of our work.

Implementation of the New Strategic Plan (2025–30)

- Launch and embed JWA's new five-year strategy, ensuring all directorates work towards shared organisational goals framed by our refreshed values and strategic objectives.

Continuation and development of exceptional culturally specific support for Jewish women and children who have experienced domestic abuse and sexual violence:

- Commitment to maintaing best practise and a trauma informed approach to supporting our clients
- Striving to acheive lower waiting lists for our counselling service

Advancing Outreach and Prevention

- Expand our CPD-accredited training offer for educators, youth professionals, and faith leaders, and continue to roll out our Whole Organisation model for synagogues and community organisations.
- Deepen partnerships with youth movements and Jewish schools to sustain prevention work across the lifespan.
- Build on the success of our VAWG Outreach Lead by continuing to train police, local authority, health, and education professionals to improve awareness of the needs of Jewish women and girls.

Public Awareness and Advocacy

- Contribute to community and national conversations about VAWG and the intersection of faith, identity, and safety, using JWA's unique voice to influence policy and perception.

Sustainable Fundraising and Income Growth

- Strengthen long-term financial resilience by growing the base of regular donors, securing additional multi-year grants, and developing legacy fundraising.

Operational Excellence and Workforce Wellbeing

- Continue investment in staff training, supervision, and wellbeing, and review HR policies to align with best practice in the VAWG and charity sectors.
- Improve cross-organisational systems, finance and IT infrastructure to support growth.

RELATED PARTIES

Related parties are presented in **Note 18** to the accounts.

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees (who are also the directors of the Charity for the purpose of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the organisation and of the incoming resources and application of those resources, including the income and expenditure of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles of the Charities SORP (FRS 102);
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- That Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

AUDITORS

Sumer Audit will be deemed to have been reappointed as auditors 28 days after these financial statements were sent to members or 28 days after the latest date prescribed for filing the accounts with the registrar, whichever is earlier.

On behalf of the Board of Trustees

Joanne Black – Chair **Dated:**

Joanne Black 10/03/2026

Stefani Black - Treasurer **Dated:**

Stefani Black 10/03/2026

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF JEWISH WOMENS AID LIMITED

OPINION

We have audited the financial statements of Jewish Womens Aid Limited (the 'charitable company') for the year ended 31 July 2025 which comprise the statement of financial activities, the balance sheet and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 July 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions availabel for small entities, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the directors' report included within the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 or the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specific by law are not made; or
- we have not received all the information and explanations we require for our audit, or
- the trustees were not entitled to prepare the the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preapring the trustees report and from the requirement to prepare a strategic report.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- Obtaining an understanding of the legal and regulatory framework in which the charitable company operates, focusing on those laws and regulations that had a direct effect on the financial statements and operations;
- Obtaining an understanding of the charitable company's policies and procedures on fraud risks, including knowledge of any actual, suspected or alleged fraud; and
- Discussing among the engagement team how and where fraud might occur in the financial statements and any potential indicators of fraud through our knowledge and understanding of the charitable company and our sector-specific experience.

As a result of these procedures, we considered the opportunities and incentives that may exist within the charitable company for fraud. We are also required to perform specific procedures to respond to the risk of management override. As a result of performing the above, we identified the following areas as those most likely to have an impact on the financial statements: compliance with the UK Companies Act and the Charities SORP (FRS102).

In addition to the above, our procedures to respond to risks identified included the following:

- Making enquiries of management, about any known or suspected instances of non-compliance with laws and regulations and fraud;
- Reviewing minutes of meetings of the board and senior management;
- Challenging assumptions and judgments made by management in their significant accounting estimates, in particular in relation to income recognition; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

Due to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planed and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or to recognise the non-compliance.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

USE OF OUR REPORT

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditor's 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Kristina Perry FCCA (Senior Statutory Auditor)
For and on behalf of Sumer Audit
Chartered Accountants
Statutory Auditor
Worthing
Sumer Audit is the trading name of Sumer Auditco Limited

FINANCIAL STATEMENTS

Statement of financial activities (incorporating an income and expenditure account) for the year ended 31 July 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Incoming resources					
Donations and legacies	3	**477,908**	**451,222**	**929,130**	939,782
Income from events	4	**521,596**	**-**	**521,596**	536,139
Investments		**36,918**		**36,918**	34,672
Total income		**1,036,422**	**451,222**	**1,487,644**	1,510,593
Resources expended					
Costs of generating funds:					
Raising funds	5	**201,132**	**-**	**201,132**	222,548
Charitable activities	6	**844,338**	**526,637**	**1,370,975**	1,263,936
Total resources expended		**1,045,470**	**526,637**	**1,572,107**	1,486,484
Net incoming/(outgoing) resources		**(9,048)**	**(75,415)**	**(84,463)**	24,109
Net movement in funds		**(9,048)**	**(75,415)**	**(84,463)**	24,109
Total funds brought forward		**1,387,550**	**170,272**	**1,557,822**	1,533,713
Total funds carried forward		**1,378,502**	**94,857**	**1,473,359**	1,557,822

All income and expenditure derive from continuing activities.

There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Notes 39 and 53 to the financial statements.

Balance sheet as at 31 July 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	8	**11,483**	12,824
Investments	9	**200**	200
Current assets			
Debtors	10	**166,053**	117,515
Investments	11	**558,119**	555,797
Cash at bank and in hand		**790,541**	994,089
Liabilities			
Creditors: amounts falling due in one year	12	**53,037**	122,603
Net current assets		**1,461,676**	1,544,798
Total net assets		**1,473,359**	1,557,822
Funds			
Unrestricted funds	13	**1,378,502**	1,387,550
Restricted funds	13	**94,857**	170,272
Total		**1,473,359**	1,557,822

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

The notes on pages 39 to 53 form part of these accounts.

Approved by the Trustees and authorised for issue on 26 February 2026 and signed on their behalf by

Stefani Black **Date**

Stefani Black 10/03/26

	2025	2024
	£	£
Net movement in funds	**(84,463)**	24,109
Depreciation charges	**3,353**	5,600
Loss on disposal of fixed assets	**-**	432
(Increase) in Investments	**-**	(200)
Investment Income	**(36,918)**	(34,672)
(Decrease) / Increase in Creditors	**(69,566)**	19,794
Decrease / (Increase) in Debtors and assets	**(48,538)**	27,415
Net cash used from operating activities	**(236,132)**	42,478
Cash flows from investing activities		
Interest received	**36,918**	34,672
Purchase of tangible fixed assets	**(2,012)**	(684)
Net increase/decrease in cash and cash equivalents	**201,226**	76,466
Cash and cash equivalents at the beginning of the year	**1,549,886**	1,473,420
Cash and cash equivalents at the end of the year	**1,348,660**	1,549,886
Cash and cash equivalents can be analysed as follows:		
Cash in hand	**790,541**	994,089
Deposits included in current asset investments	**558,119**	555,797
Total	**1,348,660**	1,549,886

The notes on pages 39 to 53 form part of these financial statements

1 GENERAL INFORMATION

Jewish Women's Aid Limited is a private company limited by guarantee incorporated in England and Wales, and a Registered Charity.

The principal activity of the company during the year is that of providing support to Jewish women and girls who are experiencing sexual and domestic violence, in a culturally sensitive way.

The registered office is Amelia House, Crescent Road, Worthing, England, BN11 1RL

2 ACCOUNTING POLICIES

2.1 Basis of preparation of financial statements

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 £1.

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102), and the Companies Act 2006. The disclosure requirements of section 1A of FRS 102 have been applied other than where additional disclosure is required to show a true and fair view.

Jewish Women's Aid Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 General Information

The Charity is a charitable company limited by guarantee, incorporated on 17 February 1995. The members of the company are Trustees named on page 2. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company

2.3 Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Incoming resources

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

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.5 Resources expended

Expenditure is recognised on an accruals basis. Costs of raising funds are those costs incurred in attracting voluntary income and include staff salaries, printing & publicity, telephone etc. Charitable activities include costs associated with frontline community services, for instance: staff salaries, rent, telephone etc. Support costs include central functions and shared overhead costs and have been apportioned to activity cost categories on the basis consistent with the use of resources. Governance costs represent costs incurred by the Charity in respect of management of the Charity's assets, organisational administration and compliance with constitutional and statutory requirements. All apportionments are made on the basis of time spent on different activities by specific staff responsible for related tasks.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited

2.7 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on a reducing balance basis.

Depreciation is provided on the following basis: Fixtures and fittings - 25% per annum on reducing balance

2.8 Current asset investments

Investments are initially recognised at cost. Subsequent to initial recognition, current asset investments are revalued to fair value with the movements recognised in the Statement of Comprehensive Income. Where market value or fair value cannot be reliably determined, such investments are stated at historic cost less impairment.

2.9 Cash at bank and in hand

Cash and cash equivalents include cash in hand, deposits held at call with banks, and other short-term liquid investments with original maturities of three months or less.

Notes to the financial statements for the year ended 31 July 2025

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.11 Fixed asset investments

Fixed asset investments comprise of shares that have been donated to the charity. These shares are held at fair value.

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.13 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

2.14 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.15 Accumulated funds

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.16 Donated gifts, services, facilities

Donated professional services and facilities are recognised as income when the Charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of the economic benefit from the use of the item by the Charity is probable and economic benefit can be measured reliably. In accordance with the Charities SORP(FRS 102) general volunteer time is not recognised so please refer to the Trustee's annual report for more information about their contribution.

3 INCOME FROM DONATIONS AND LEGACIES

	Unrestricted funds 2025	Restricted funds 2025	Total funds 2025	Total funds 2024
	£	£	£	£
Statutory income	-	199,659	**199,659**	190,961
Legacies	67,949	-	**67,949**	76,069
Grants, gifts & donations	409,959	251,563	**661,522**	668,295
Membership donations	-	-	**-**	4,457
Total	477,908	451,222	**929,130**	939,782

4 INCOME FROM EVENTS

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Total 2024
	£	£	£	£
Fundraising Events and Appeals	521,596	**-**	**521,596**	536,139
Total	521,596	**-**	**521,596**	536,139

5 COSTS OF RAISING FUNDS

	Direct Costs 2025	Support Cost 2025	Total 2025	Total 2024
	£	£	£	£
Staging Fundraising events	55,526	-	**55,526**	52,352
Fundraising support and publicity	74,013	10,165	**84,178**	133,571
Staff costs	61,428	-	**61,428**	36,625
Cost of raising funds	190,967	10,165	**201,132**	222,548

6 CHARITABLE ACTIVITIES

	Direct Costs 2025	Grants to Service Users 2025	Support Costs 2025	Total 2025	Total 2024
	£	£	£	£	£
Advocacy Services	667,648	-	182,972	**850,620**	753,130
Grants to service users	-	17,001	-	**17,001**	24,731
Counselling services	137,485	-	33,724	**171,209**	222,168
Outreach & Prevention	264,982	-	67,163	**332,145**	263,907
Total	1,070,116	17,001	283,859	**1,370,975**	1,263,936

6 CHARITABLE ACTIVITIES: DIRECT COSTS

	Total funds 2025	Total funds 2024
	£	£
Staff costs	870,833	756,441
Office related costs	59,655	64,077
Welfare	3,715	7,511
Other staff / volunteer and helpline costs	58,450	44,918
Advertising, marketing & press consultancy	24,833	45,733
Counselling, education, children's and other contractors	52,629	70,522
Total	**1,070,116**	989,202

6 CHARITABLE ACTIVITIES: SUPPORT COSTS

	Total funds 2025	Total funds 2024
	£	£
Staff costs	62,078	54,685
Office related costs	105,591	93,603
Professional services	92,937	54,855
Other operational costs	5,368	3,336
Advertising & Marketing	830	888
Depreciation	3,353	5,600
	270,157	212,967
Governance costs	13,702	37,036
Total	**283,859**	250,003

6 CHARITABLE ACTIVITIES: GOVERNANCE COSTS

	Total funds 2025	Total funds 2024
	£	£
Auditor's fees	10,800	10,800
Non audit services	14	3,080
	10,814	13,880
Other Governance costs	2,888	23,156
Total	**13,702**	37,036

7 TRUSTEES AND EMPLOYEES

	2025	2024
Staff costs:	**£**	£
Salaries	864,216	765,004
Social security costs	80,397	67,000
Pension scheme contributions	17,367	15,747
Redundancy and Termination payments	32,358	-
Total	**994,338**	847,751

	2025	2024
Number of employees, contractors & volunteers	**No.**	No.
Average number of employees	**27**	27

The Trustees and persons connected with them have not received or obtained any remuneration or other financial benefits for the period, either directly or indirectly from JWA (this including no reimbursement of expenses/travel expenses in either this financial year nor the prior year).

The Charity considers its key management personnel to now comprise the senior management team as detailed in the trustees' report. The total contracted payments of the key management personnel were £314,365 (2024 £229,829), including gross pay, employers national insurance contributions and employers pension contributions.

One employee had employee benefits between £60,001 and £70,000 (2024: one) - this including gross pay and employers pension contributions only.

One employee had employee benefits between £90,001 and £100,000 (2024: Nil)

8 TANGIBLE FIXED ASSETS

	Fixtures, fittings & equipment
	£
Cost	
Balance at 1 August 2024	**52,078**
Additions	2,012
Balance at 31 July 2025	**54,090**
Depreciation	
Balance at 1 August 2024	**39,254**
Charge for period	3,353
Balance at 31 July 2025	**42,607**
Net book value at 31 July 2025	**11,483**
Net book value at 31 July 2024	12,824

9 INVESTMENTS

	Total 2025	Total 2024
	£	£
Listed investments donated to JWA	**200**	200
Total	**200**	200

10 DEBTORS

	Total 2025	Total 2024
	£	£
Other debtors	**85,868**	79,766
Prepayments and accrued income	**80,185**	37,749
Total	**166,053**	117,515

11 CURRENT ASSET INVESTMENTS

	Total 2025	Total 2024
	£	£
Cash on deposit over 3 months	**558,119**	555,797

12 CREDITORS

	Total 2025	Total 2024
	£	£
Trade creditors	**38,996**	28,246
Taxation and Social Security	**2,651**	19,725
Accruals	**11,390**	74,632
Total	**53,037**	122,603

13 STATEMENT OF FUNDS

	Balance as at 31 July 2024	**Income**	**Expenditure**	**Balance as at 31 July 2025**
Unrestricted Funds	**£**	**£**	**£**	**£**
General Funds	1,387,550	1,036,422	(1,045,470)	1,378,502
Restricted Funds				
Outreach & Prevention	70,170	108,022	(142,800)	35,392
Welfare Grants	7,459	31,125	(15,498)	23,086
Counselling services	39,463	-	(39,147)	316
Client Services	53,180	312,075	(329,192)	36,063
Total restricted funds	170,272	451,222	(526,637)	94,857
Total funds	**1,557,822**	**1,487,644**	**(1,572,107)**	**1,473,359**

13 STATEMENT OF FUNDS (CONTINUED)

	Balance as at 31 July 2023	Income	Expenditure	Balance as at 31 July 2024
	£	£	£	£
Unrestricted funds				
General Funds	1,402,585	952,425	(967,460)	1,387,550
Restricted Funds				
Outreach & Prevention	25,879	116,698	(72,407)	70,170
Welfare Grants	11,574	16,925	(21,040)	7,459
Counselling services	53,377	100,000	(113,914)	39,463
Education	5,330	-	(5,330)	-
Client Services	34,968	324,545	(306,333)	53,180
Total restricted funds	131,128	558,168	(519,024)	170,272
Total	**1,533,713**	**1,510,593**	**(1,486,484)**	**1,557,822**

The Trustees agreed to reclassify an element of income and expenditure between two restricted funds in the prior year to better reflect the activity to which it related. The total restricted funds remain unchanged.

14 SUMMARY OF FUNDS

	Balance as at 31 July 2024	Income	Expenditure	Balance as at 31 July 2025
	£	£	£	£
General Funds	1,387,550	1,036,422	(1,045,470)	1,378,502
Restricted funds	170,272	451,222	(526,637)	94,857
Total funds	**1,557,822**	**1,487,644**	**(1,572,107)**	**1,473,359**

	Balance as at 31 July 2023	Income	Expenditure	Balance as at 31 July 2024
	£	£	£	£
General Funds	1,402,585	952,425	(967,460)	1,387,550
Restricted funds	131,128	558,168	(519,024)	170,272
Total funds	**1,533,713**	**1,510,593**	**(1,486,484)**	**1,557,822**

RESTRICTED FUNDS

The restricted funds above will be utilised in the next financial year unless otherwise stated below:

- **Outreach and Prevention**
  these funds were granted for the work done in raising awareness of domestic abuse, healthy relationships and consent. They will be spent in the next financial year.
- **Welfare grants**
  these funds relate to requests for assistance in specific cases of hardship and will be spent as the cases arise.
- **Counselling service**
  these funds were granted by The Doris Pacey Foundation for the provision of the counselling service and will be spent in the next financial year.
- **Client services**
  the funds received include statutory income and funding specifically for the domestic violence service. The funds will be spent in the next financial year.
- **Education**
  these funds relate to the provision of Education and were spent in the prior financial year.

15 ANALYSIS OF THE CHARITY'S NET ASSETS BY FUND

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025
	£	£	£
Fund balances at 31 July 2025 are represented by:			
Tangible Fixed Assets	11,483		**11,483**
Investments	200		**200**
Current Assets	1,419,856	94,857	**1,514,713**
Creditors: amounts falling due within one year	(53,037)		**(53,037)**
Total	**1,378,502**	**94,857**	**1,473,359**

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
	£	£	£
Fund balances at 31 July 2024 are represented by:			
Tangible Fixed Assets	12,824	-	12,824
Investments	200	-	200
Current Assets	1,497,129	170,272	1,667,401
Creditors: amounts falling due within one year	(122,603)	-	(122,603)
Total	1,387,550	170,272	1,557,822

16 PENSION COMMITMENTS

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund.

The pension cost charge represents contributions paid by the company to the fund and amounted to £17,367 (2024: £15,747).

Contributions amounting to £4,649 were payable to the fund at the balance sheet date and are included within Creditors (2024: £Nil).

17 OPERATING LEASE COMMITMENTS

	2025	2024
Expiry Date:	**£**	£
Within 1 year	62,770	59,370
Within 2-5 years	24,738	84,108
Total	**87,508**	143,478

18 RELATED PARTY TRANSACTIONS

During the year, the Charity received personal donations from Trustees and related parties of £43,746 (2024: £21,671).

During the year, costs of £25 (2024: £nil) were paid directly to a third party in relation to a training course on behalf of a trustee.

“It has been invaluable to know that it’s not my fault. To be believed has made a huge difference. Without the support I would have broken by now.”

DOMESTIC ABUSE CLIENT

Company Registration No. 3024499 (England and Wales)
Charity Registration No. 1047045

JEWISH WOMENS AID LIMITED

England & Wales - Charity number 1047045

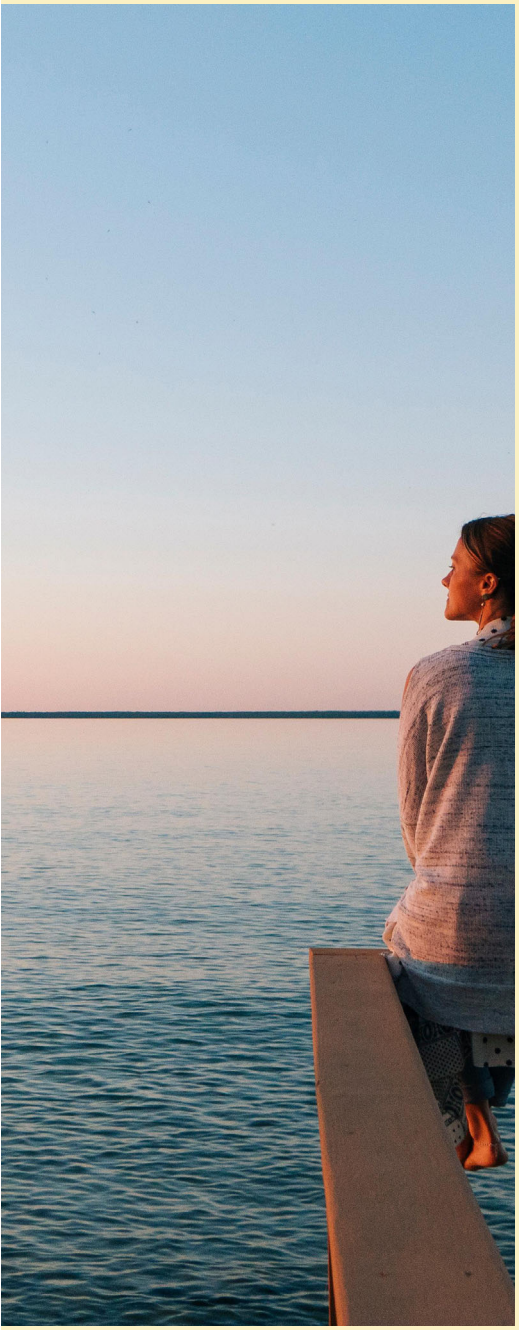
Accounts

JEWISH WOMEN'S AID LTD

A Company Limited by Guarantee

REPORT AND FINANCIAL STATEMENTS

Year Ended 31st July 2024



LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

Caroline Ratner – Chair – resigned 20 February 2025
Jo Rosenthal – Treasurer – resigned 5 September 2024
Gabrielle Adlestone
Joanna Benarroch
Kate Daniels
Laura Rosefield – resigned on 21 November 2024
Aliza Weinstein
Debby Amias
Catherine Becker
Rachel Dor-Chay
Anna Turner
Penina Simmons – appointed 15 February 2024
Tamara Moss – resigned 12 October 2023
Dana Houri – Treasurer – appointed on 9 August 2024
Joanne Black – Chair – appointed 20 February 2025
Deborah Joseph – appointed 20 February 2025

CHIEF EXECUTIVE

Alison Rosen – 1 March - 30 March 2023
Monica Tuohy – interim until May 2024
Samantha Clifford – appointed May 2024

Charity number
1047045

Company number
3024499

Principal address
PO Box 65550, London, N3 9EG

Registered office
35 Ballards Lane, London, N3 1XW

Independent auditors
BKL Audit LLP
35 Ballards Lane, London, N3 1XW

Bankers
CAF Bank Limited, Kings Hill
West Malling, Kent, ME19 4T

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HIGHLIGHTS OF THE YEAR

Jewish Women's Aid continued to support women and girls affected by domestic abuse and sexual violence.

We provided **2,141** counselling sessions to women and supported over **807** women and girls through our advocacy and therapeutic support teams.

We delivered **656** one-to-one sessions to 40 children who had been exposed to domestic abuse. (An increase of 66% compared to same time period 2022-23).

We received **792** calls/messages/emails via our free domestic abuse and sexual violence helpline, webchat and direct to our client support services. (An increase of 24% compared to same time period 2022-23)

We reached over **3,759** young people delivering **122** healthy relationships and consent education sessions to students and **37** educational and training sessions to **426** youth professionals, rabbinic couples and community professionals.

JWA is run by a professional staff team of **28** and **160** dedicated volunteers.

TRUSTEES' REPORT

THE TRUSTEES PRESENT THEIR ANNUAL REPORT TOGETHER WITH THE AUDITED FINANCIAL STATEMENTS OF THE CHARITY FOR THE YEAR ENDED 31 JULY 2024.

The Annual Report serves the purposes of both a Trustees' Report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (strategic Report and Directors' Report) Regulations 2013 has been omitted.

OUR OBJECTIVES AND ACTIVITIES

The purpose of Jewish Women's Aid (JWA) is to support and empower Jewish women and girls affected by domestic abuse and sexual violence in a culturally sensitive way.

The Trustees review the aims, objectives and activities of JWA regularly. This report looks at what JWA has achieved and the outcomes of its work in the reporting period. The Trustees report the success of each key activity against measurable targets. All work is undertaken against a background of strongly held values.

VISION AND MISSION

JWA's vision is of a world where women and girls live their lives free from all forms of VAWG (violence against women and girls).

JWA's aims are:

- To support and empower Jewish women and girls affected by domestic abuse and sexual violence in their intimate or family relationships.
- To prevent violence against women and girls in the Jewish community by increasing awareness, education and understanding.
- To provide client-centred support for women and children, by women.

CHARITY GOVERNANCE CODE

The Trustees have regard for the Charity Governance Code. The Board has reviewed each of the seven principles of effective governance and assessed the charity against recommended practice. These principles will continue to be considered by the Trustees to maintain high standards of governance.

PUBLIC BENEFIT STATEMENT

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the Trustees consider how the planned activities will contribute to agreed aims and objectives.

KEY PERFORMANCE INDICATORS

Client Services - numerical targets are monitored regarding the number of women and girls entering the service and receiving support in addition to client feedback.

Outreach and Prevention – metrics include the number of institutions and the number of attendees reached together with feedback from participants.

Business Services - social media interactions and features in both online and offline media; fundraising, number of supporters, nurturing donors and obtaining multi-year commitments.

SERVICES AND ACTIVITIES UNDERTAKEN TO ACHIEVE ACTIVITIES

This year was marked by the 7th October terrorist attacks in Israel, the ongoing conflict and the rise in antisemitism - all of which impacted women in our service. Alongside this impact and the ongoing cost of living crisis, JWA supported women and girls affected by domestic abuse and sexual violence who had been affected by these events through services and welfare grants.

We provide:

- Freephone domestic abuse and sexual violence helplines and webchat, to enable women to contact us confidentially in a way that works best for them.
- An IDVA (independent domestic violence advocate) service which enables women to plan for their long-term safety and offers them support regarding welfare, legal and housing issues.
- An ISVA (independent sexual violence advocate) service which provides immediate practical and emotional support and long-term safety planning.
- A specialist therapeutic service for children and young adults.
- A flexible counselling service for women; face-to-face in our London or Manchester offices or via telephone or video link, reaching women across the England.
- Educational programmes in schools, universities and youth settings, aimed at promoting a culture of consent with a focus on healthy relationships.
- Talks and training sessions in synagogues and other community settings to promote understanding of domestic and sexual violence, including events such as JWA Shabbat.
- Culturally specific training for professionals working with Jewish women, equipping them to support members of our community affected by domestic abuse and sexual violence.

We work closely with other domestic abuse agencies and community organisations and model best practice. JWA is accredited under the Women's Aid National Quality Standards.

We are proud that our services are provided by a skilled professional team which has sector qualifications, demonstrating best practice in its field and committed to ongoing training. This team is supported by a dedicated and well-run team of volunteers.

ACHIEVEMENTS & ACTIVITIES

JWA continues its core work of supporting Jewish women and girls and their children, by providing a holistic and high-quality domestic abuse and sexual violence support service. Outreach and prevention activities are undertaken with the objective of preventing violence against Jewish women and girls through increased awareness and understanding across the community.

Directors of each department - Client Services, Outreach & Prevention and Business Services - all report to the CEO. Directors hold line management responsibilities and as do some managers, conducting regular supervision and appraisal meetings and ensuring staff support and professional development sits at the heart of their work.

CLIENT SERVICES

The JWA free **Helpline** and **Webchat services** continue to be the first point of contact for many of our service users and are staffed by over 40 volunteers who receive ongoing support and training. In the year to July 2024, we received 792 calls/chats/emails. This is an increase of 24% since last year. These avenues of support are a core feature of what we offer Jewish women and girls; a confidential space to tell us what is happening to them and be heard.

Our team of 16 qualified and 4 trainee **counsellors** provided 2141 counselling sessions to 134 Jewish women across the UK either in-person, by telephone or online. All counsellors receive regular training and supervision and comply with good practice guidelines.

Services receive funding from various **statutory sources** including MOPAC (Mayor's Office for Policing and Crime), Ministry of Justice and London Councils in addition to financial support from the Jewish community.

Our **specialised children's service** saw our play therapists deliver 656 one-to-one sessions to 40 children. Children in this service have experienced significant trauma through exposure to domestic abuse in the home, and these weekly sessions are crucial for their recovery.

Our **McKenzie Friend programme** continues to lend support to our clients and this year 16 women were accompanied in the Family Court for moral and practical support. This is essential given the traumatic experience court can be for a woman who has experienced domestic abuse.

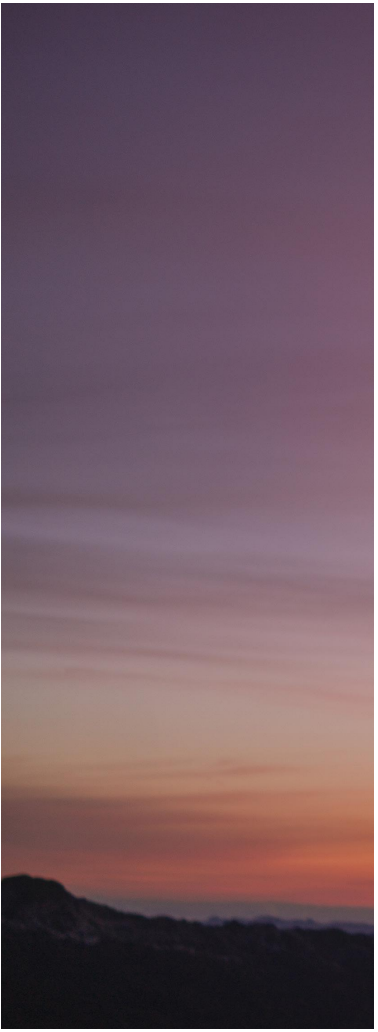
JWA now accesses a free monthly arms-length **legal clinic** set up for the benefit of our clients requiring family law advice. 20 women were supported via this clinic.

JWA's Designated Safeguarding & Child Protection Officer and Deputy ensure reporting continues to work well and highlights safeguarding concerns as soon as they arise, enabling early intervention.

The Director of Client Services and managers attend the practice meetings for Ascent, Ascent Advice PLUS and CouRAGEous, the quarterly Barnet review meetings, Barnet MARAC (Multi-agency Risk Assessment Conference) Steering Group as well as representing JWA at Imkaan and LVAWGC (London Violence Against Women and Girls Consortium) meetings.

Professional training and relevant qualifications remain a high priority with another IDVA completing the SafeLives IDVA Qualification this year. The advocacy and counselling teams attend relevant professional training throughout the year.

OUTREACH & PREVENTION SERVICES



The Outreach & Prevention Directorate has continued working across the Jewish community, delivering training and education about domestic abuse, healthy relationships and consent, and generating a more open discussion in our community.

The Whole School Approach to prevention education was launched in 2022. It is now embedded, and we succeeded in expanding our work to new schools and developing a new offer to primary schools. This expansion will continue following the recruitment of a new Schools Engagement Worker in July 2024.

We delivered 122 age-appropriate workshops and assemblies to 3,759 young people in 12 schools in London and Manchester. The main topics include healthy relationships, identifying red flags in relationships, power dynamics, consent, social and cultural influences, signs of abuse, empathy, communication skills, bystander skills, peer pressure, expectations of relationships, gender stereotypes, image based sexual abuse (IBSA), sexual violence, including sexual harassment and rape culture.

As part of a London-wide consortium funded by London Councils, we had the opportunity to deliver our sessions to 360 pupils at a local Catholic school, enabling us to benchmark our service in the wider community.

We delivered 5 training sessions for 127 teachers and ran our Year 12 School Ambassadors programme for a second year, during which 12 students attended a series of lunchtime sessions and then devised their own healthy relationships session which they delivered across Year 7, reaching 240 students.

Over the year, we have provided 37 training sessions to 426 youth professionals, students, rabbinic couples, and community professionals, with a focus on how to create safer settings in their organisations. A particular highlight was the launch of our online Uni Ambassadors programme, which attracted 8 students from 8 universities across the UK. They attended two training sessions and took part in distributing resources and promoting our consent on campus message.

We launched our Consent is Kosher magnets and stickers, which went in 2,000 freshers packs distributed by the Union of Jewish Students, and sent resource packs to all rabbinic couples on campus through University Jewish Chaplaincy.

We conducted stakeholder engagement with clergy and synagogal bodies across the community, informing the redevelopment of our training for rabbis, which has since been rolled out. JWA hosted four rabbinic students at our London office for a 6-week placement, giving us the opportunity to cultivate a deeper understanding of domestic abuse in our community and hear their perspectives as soon to be congregational rabbis.

We continue to tailor our offer to the individual needs and traditions of the organisations we partner with.

In the wider community, we delivered a successful JWA Shabbat in November 2023, aligned with the 16 Days of Activism in the wider VAWG sector. This is our annual cross-communal awareness-raising Shabbat, supported by eight key Jewish organisations. We produced a 'Healthy Relationships' activity leaflet and information about our work to be read out to congregations, which was distributed to 160 synagogues.

FUNDRAISING ACTIVITIES AND INCOME GENERATION

The Business Services Director continues to review all processes and update as required across finance, fundraising, communications and HR.

Our fundraising team continued to develop new streams of income with potential trusts and grant makers as well as developing relationships with individual existing and new donors with the aim of achieving more multi-year commitments.

The fundraising strategy for the year was reviewed following the October 7th atrocities in Israel. Plans for small fundraising events in the aftermath were postponed as they were felt to be inappropriate at that time. It was also acknowledged that community donors would likely be increasing their donations to Israel based charities and therefore decreasing funds to UK-based Jewish charities.

In June, our second annual summer concert took place at UCS in Hampstead in remembrance of Frances Turner, a former Chair of JWA. We successfully raised £9,000 on the evening, and our heartfelt gratitude extends to the Turner family for making this event possible.

Other June events included a JWA presence at the Maccabi Fun Run and a celebratory tea marking the JWA 30th anniversary to thank our past and present trustees, hosted by Rachel Riley.

The JWA 2023 Rosh Hashanah appeal led with a campaign called 'When All Hope Was Lost, JWA Was There' which demonstrated the diversity of the Jewish community and how JWA services support women from all backgrounds, religious affiliation and age brackets. The profit generated from the appeal came to just over £99k.

Statutory funds brought in £190k over the year from funders including Ascent, Barnet, MOPAC and London Councils.

Charitable trusts produced an income of £512k including welfare grants from a range of trusts and foundations. £76k was received from legacies.

Several of our supporters raised money for JWA through challenge events and by asking friends and family to donate in celebration of a birthday or anniversary.

As part of ensuring JWA reaches a broader demographic, advertising was extended to appear regularly in religious newspapers and publications, adapting the advertising copy accordingly, often appearing alongside editorial. An advert also appeared in a publication aimed at the UK Israeli audience with copy in Hebrew.

JWA's campaign for International Women's Day 2024 comprised multiple events:

- A legal myth busting breakfast was held on 10th July at a London law firm to raise awareness of JWA work and was attended by 35 people. With thanks to our trustees Rachel Dor Chay and Laura Rosefield.
- On 14th March, a fundraising dinner was hosted by JWA Ambassador, Rachel Riley, at St John's Wood Synagogue. Anthony Metzer, KC, was interviewed by Jane Garvey about his experience of domestic abuse as a child. This event raised over £171k.
- A 36 hour online crowdfunding campaign took place on 17th and 18th March which raised £200k from 2,417 donors and 114 active champions. A further £11k was raised during this time outside of the events. An additional £11k was also raised during this time.

JWA was featured in online and offline media pieces and had 48 articles featured in all the main Jewish newspapers as well as mainstream newspapers, The Guardian and The Metro, covering all aspects of our work. We were mentioned in several press articles and podcasts.

Throughout the year, our presence and engagements on social media have consistently expanded across Instagram, Facebook, LinkedIn and X (Twitter). Our audience has increased, including followers with prominent public profiles, and the sharing of our posts has seen a notable rise.

Statements were posted on our social media platforms and on our website standing in solidarity with the women in Israel following reports of the sexual violence that was perpetrated on October 7th.

Newsletters in the form of e-shots from our database are sent regularly to all stakeholders informing them of JWA events and news as well as a link to our Impact Summary which is produced twice yearly.

CEO

In December 2023, JWA announced the appointment of permanent CEO Sam Clifford. She followed Alison Rosen and interim Chair Monica Tuohy. Sam brings experience in leadership roles within the Jewish community and began her role in May 2024.

This period was marked by the terrorist attacks on Israel on 7th October 2023. The trauma from the attacks themselves, the sexual violence perpetrated and subsequently denied along with a historic rise in antisemitism in the UK - directly impacted JWA's clients. The organisation saw an 24% rise in historic cases of sexual violence, triggered by 7th October as well as women concerned about the impact of antisemitism within their relationship and from external organisations.

Since being in post, Sam has represented JWA at both Jewish community and VAWG sector forum. Development of JWA's new strategic plan began in this period, with a series of consultative workshops with staff, trustees, volunteers, clients and stakeholders.

FINANCIAL REVIEW

The financial results for the year ended 31 July 2024 are set out in the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes on pages 32 to 53.

During the year JWA's income was £1,510,593 compared with £1,341,812 last year. Total resources expended were £1,486,478 compared with £1,368,966 last year, leading to a surplus of £24,115. Our main source of income is from gifts and donations. Less than 13% of income is from statutory grants. Expenditure for the year has increased reflecting additional costs in expansion of our frontline services.

GOING CONCERN

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

RESERVES POLICY

JWA's reserves policy is focused on maintaining a balance between holding sufficient reserves to safeguard its financial commitments and continuing to provide services in line with the Charity's objectives in the event of unforeseen financial problems, for a period of time to allow those issues to be resolved. Reserves are required to provide ongoing services and to finance future plans in line with the aims and strategic vision of JWA.

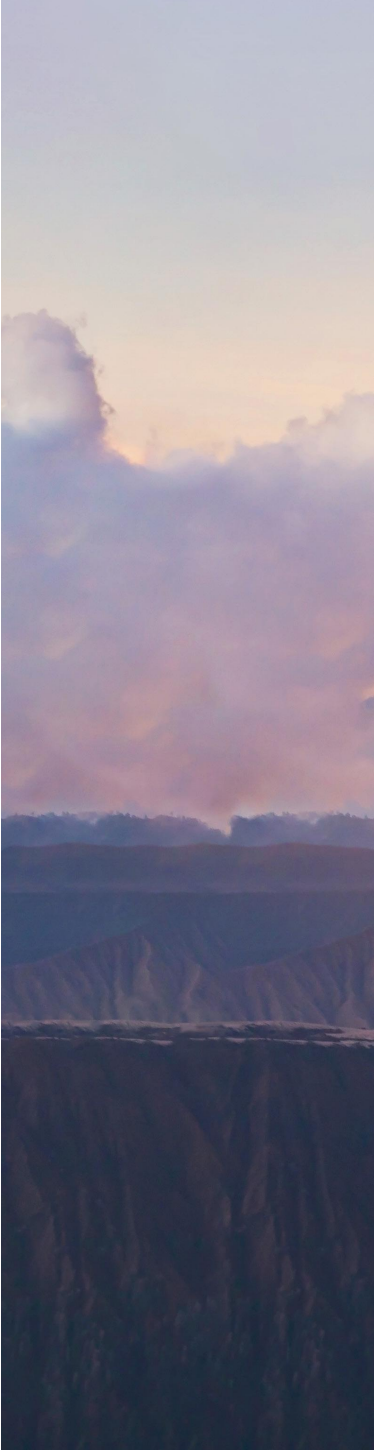
There is a requirement for prudent management of financial commitments and an allowance for future contingencies in the event of unforeseen financial circumstances, such as reduced income streams or increased demand for services. A relatively small percentage of JWA income is from statutory agencies. Therefore, JWA relies heavily on voluntary donations and must ensure that reserves are maintained such that, in the event of a significant drop in funding, it will be able to continue its activities until additional funds may be raised. On an annual basis, the Board agrees detailed budgets. Performance against these budgets and forecasts is closely monitored by the Board. The Board maintains oversight of the reserves policy.

The JWA policy is that unrestricted funds not committed or invested in tangible fixed assets should equate to approximately nine-twelve months of costs. The calculation is based on the 2024-2025 budget figures.

Reserves at 31 July 2024

Unrestricted reserves, which are not designated, were £1,387,545 (2023 £1,402,585). This is in line with the target level of reserves.

There were no reserves designated in the year to 31 July 2024.



FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

The Trustees have responsibility for setting up and reviewing the risk management system at JWA. A risk register is maintained which is used to monitor key risks and is reviewed by the Trustees at quarterly Board meetings.

Financial

JWA operates in a challenging and demanding arena with few certainties over funding and limited local authority or other governmental funding. Therefore, each year fundraising and events are required to raise the necessary funds to run the charity. Management time is allocated to managing donor relationships and striving to secure multi-year funding commitments. To mitigate these risks, JWA operates strict financial controls and continually monitors its financial position, including regular forecasting. The annual budgets, reforecasts and management accounts are regularly reviewed. JWA also has a risk assessment policy to identify, evaluate and prioritise risks to the organisation.

Some of the key controls used by the charity to mitigate these risks are:

- Formal agendas and minutes for Board of Trustees and all other committee meetings.
- Detailed terms of reference for all committees.
- Annual budget and regular management accounts.
- Formal written policies including authority limits and a Finance Procedures Handbook.
- An Executive sub-committee for operational risk management.
- An annual business plan, quarterly Key Performance Indicators and a three-year strategic plan.

Operational

The nature of our services (supporting women and children affected by domestic violence) increases our operational risks. These are managed through the implementation of suitable policies, procedures and processes including case management, continual staff training, supervision and reporting structures. Through these procedures, the Board of Trustees is satisfied major risks are identified and procedures implemented so that key risks are minimised.

Safeguarding is essential in our client facing services. All volunteers and staff receive safeguarding training as part of their induction and regular updates are provided. Training on all aspects of compliance, including data protection, is provided for all staff and volunteers.

IT systems, data and cyber security risks are mitigated through the employment of professional IT support and secure cloud-based servers. JWA staff receive training on IT risks.

“Having a safe space to express my emotions was crucial to my healing journey. It allowed me to release the pain and trauma that had been weighing me down, and it allowed me to be vulnerable and explore my thoughts and feelings without fear of judgment.”

DOMESTIC ABUSE CLIENT

ORGANISATIONAL STRUCTURE

JWA is run by a Board of Trustees whose principal responsibility is overseeing the long-term strategy, planning and significant operational decisions of the organisation, and the governance thereof. Trustees meet quarterly for progress and planning meetings, and annually for strategic review meetings.

Policies adopted for the induction and training of trustees

All new Trustees are subject to a recruitment and induction process and are selected with a view to ensuring the Board has an appropriate balance of experience relevant to JWA's strategic and operational requirements. A list of current Trustees (also directors for the purposes of Company law) who served during the year are as follows:

Caroline Ratner – Chair – resigned 20 February 2025
Jo Rosenthal – Treasurer – resigned on 5 September 2024
Gabrielle Adlestone
Joanna Benarroch
Kate Daniels
Laura Rosefield – resigned on 21 November 2024
Aliza Weinstein
Debby Amias
Catherine Becker
Rachel Dor-Chay
Anna Turner
Penina Simmons – appointed 15 February 2024
Tamara Moss – resigned 12 October 2023
Dana Houri – Treasurer – appointed on 9 August 2024
Joanne Black – Chair – appointed 20 February 2025
Deborah Joseph – appointed 20 February 2025

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

"Without the support, I would have broken by now. Knowing I had that support made me feel less alone and believed."

DOMESTIC ABUSE CLIENT

STAFF AND VOLUNTEERS

Employees

The Trustees recognise the huge contribution made by salaried staff and extend their thanks for their ongoing energy and commitment.

Senior Management Team

Directors of departments reporting to interim CEO/CEO:

- Director of Client Services
- Director of Outreach and Prevention
- Director of Business Services

The interim CEO/CEO and directors form the senior management team.

Staff within these departments are line managed by the relevant director or by a manager within the department.

Pay policy for key management personnel

Salaries are benchmarked against similar roles in the VAWG sector and/or in the charity sector as appropriate.

Volunteers

The trustees are extremely grateful for the time donated by 160 active volunteers. It would not have been possible to achieve what has been achieved without their help and support. We aim to ensure all people with whom we work are valued for their contributions. All potential volunteers are recruited based on their skills and experience and according to the requirements of the role.

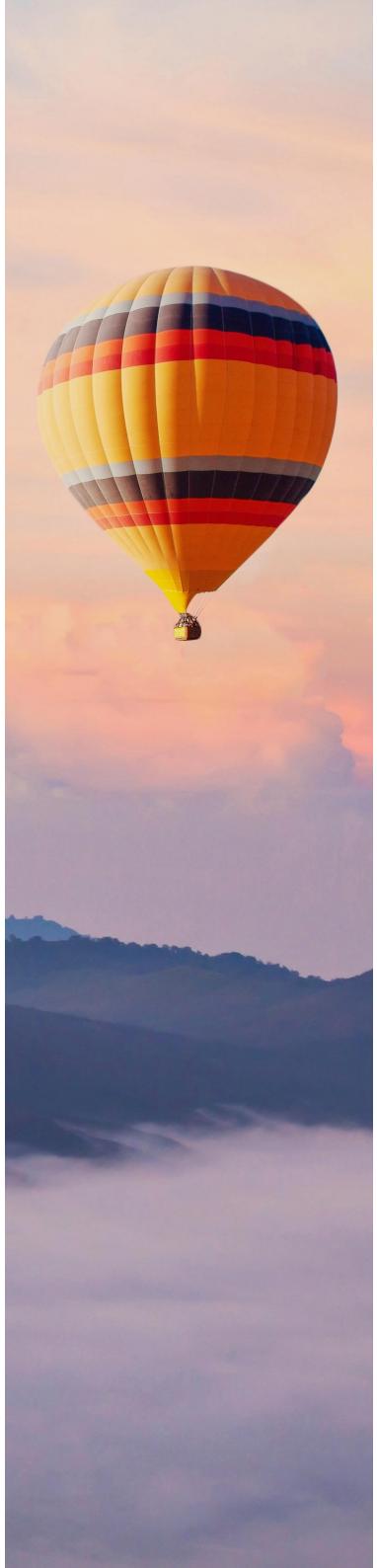
PLANS FOR 2024-25

Our plans for 2024-25 include:

- The creation and implementation of a strategy for JWA over the next three years, enabling development, consolidation and growth across our frontline and outreach services. Investing time in the new leadership structure to ensure directors are well supported.
- Completing our renewal of the Women's Aid Quality Standards accreditation
- Gaining CPD certification for our Outreach & Prevention training sessions, reaching professionals across the Jewish community.
- Continue to develop relationships with existing donors to ensure further engagement; to raise the profile of JWA, to widen our donor base and to obtain more multi-year income streams.
- With the new VAWG (Violence Against Women and Girls) Outreach Lead in place, to increase awareness and provide training to organisations in the VAWG sector as well as training frontline staff in Jewish community organisations on the additional barriers to reporting abuse, recognising abuse and how to support and signpost survivors to JWA.
- To increase awareness of the new Family Law Clinics which support those who are most in need of legal support and cannot access legal aid.

RELATED PARTIES

Related parties are presented in Note 25 to the accounts.



STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

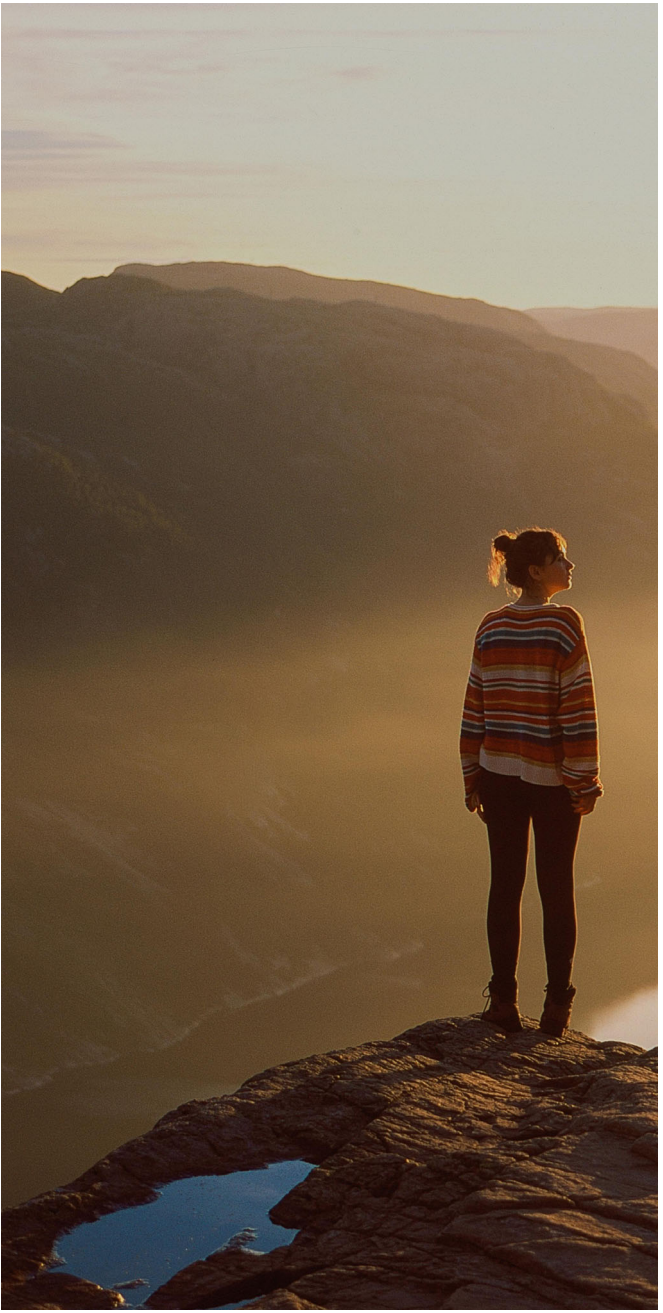
The Trustees (who are also the directors of the Charity for the purpose of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the organisation and of the incoming resources and application of those resources, including the income and expenditure of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles of the Charities SORP (FRS 102);
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- That Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

AUDITORS

BKL Audit LLP will be deemed to have been reappointed as auditors 28 days after these financial statements were sent to members or 28 days after the latest date prescribed for filing the accounts with the registrar, whichever is earlier.

On behalf of the Board of Trustees

Joanne Black - Chair

Joanne Black

Dana Houri - Treasurer

Dana H

Dated:

25/04/2025

INDEPENDENT AUDITOR'S REPORT

OPINION

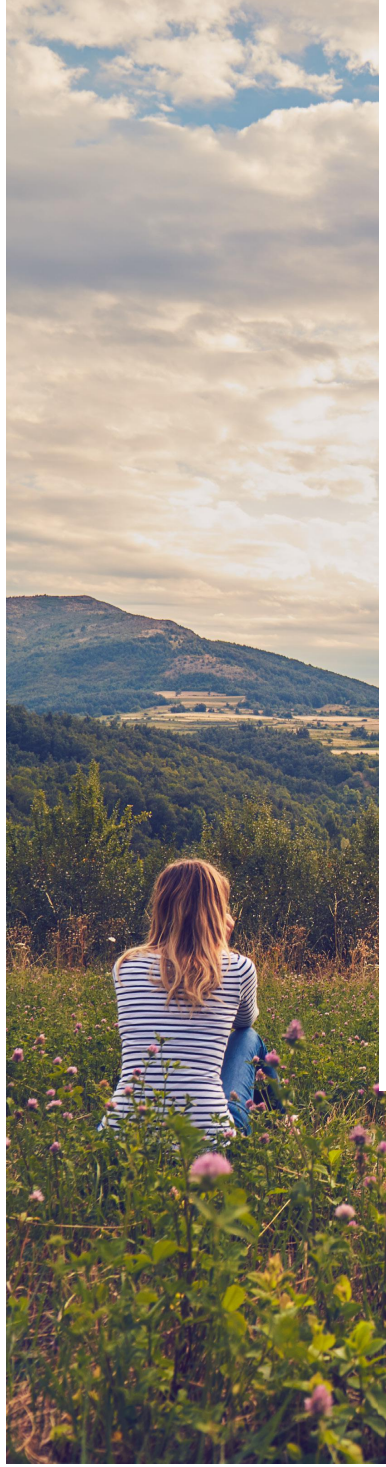
We have audited the financial statements of Jewish Women's Aid Limited (the 'charitable company') for the year ended 31 July 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 July 2024 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Independent auditor's report

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

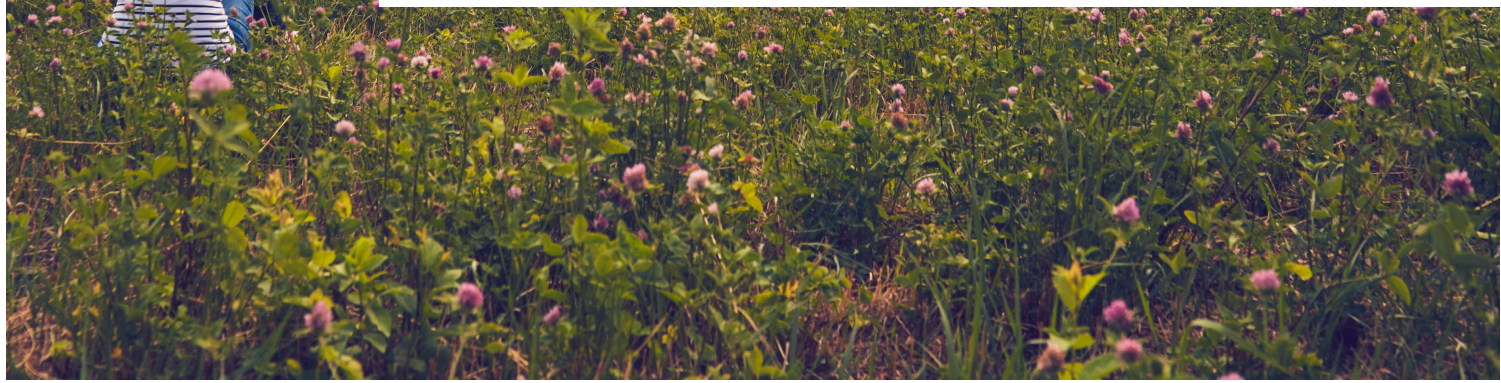
Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.



MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

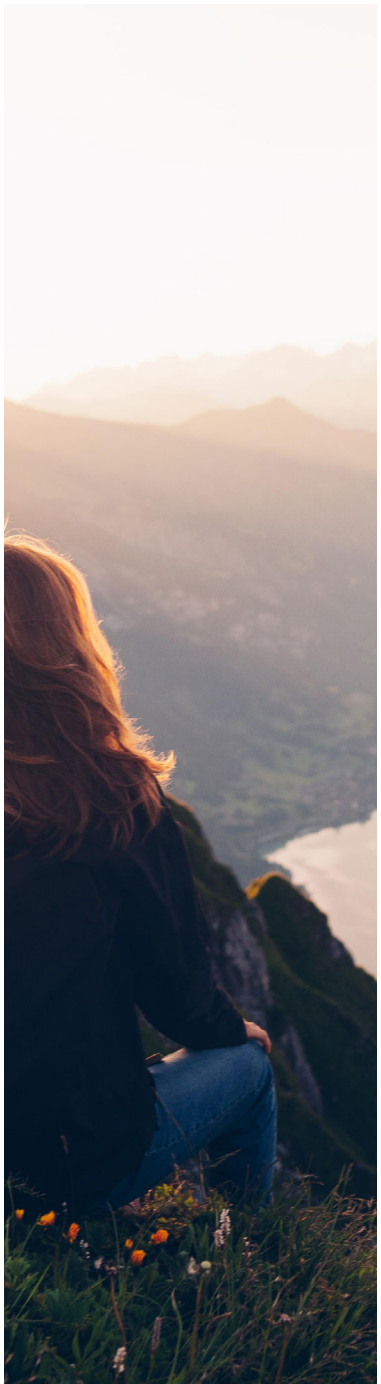
We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- Sufficient accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.



Independent auditor's report

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

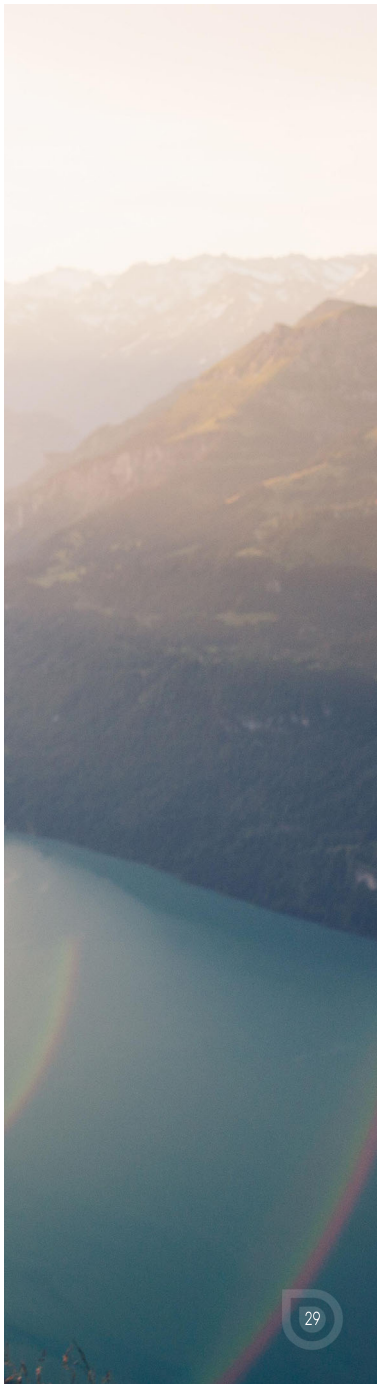
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiring of management around actual and potential litigation and claims;
- Reviewing board meeting minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

BKL Audit LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.



AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS (CONTINUED)

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditors' report. However, future events or conditions may cause the charitable company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

USE OF OUR REPORT

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BKL Audit LLP

BKL Audit LLP
Chartered Accountants
Statutory Auditor
London

Dated: 25/04/2025

FINANCIAL STATEMENTS

Statement of financial activities (incorporating an income and expenditure account) for the year ended 31 July 2024

Income from:	Note	Restricted funds 2024 £	Unrestricted funds 2024 £	Total funds 2024 £	As restated total funds 2023 £
Donations and legacies	3	**558,168**	**381,614**	**939,782**	1,050,116
Other trading activities	4	**-**	**536,139**	**536,139**	280,962
Investments		**-**	**34,672**	**34,672**	10,734
Total income		**558,168**	**952,425**	**1,510,593**	1,341,812
Expenditure on:					
Raising funds	5	**-**	**222,549**	**222,549**	164,786
Charitable activities	6	**519,013**	**744,916**	**1,263,929**	1,204,180
Total expenditure		**519,013**	**967,465**	**1,486,478**	1,368,966
Net movement in funds		**39,155**	**(15,040)**	**24,115**	(27,154)
Reconciliation of funds:					
Total funds brought forward		**131,129**	**1,402,585**	**1,533,714**	1,560,868
Net movement in funds		**39,155**	**(15,040)**	**24,115**	(27,154)
Total funds carried forward		**170,284**	**1,387,545**	**1,557,829**	1,533,714

All of the above results are derived from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised in the year.
The notes on pages 35 to 53 form part of these financial statements.

Balance sheet as at 31 July 2024

	Note	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	11		**12,831**		**18,172**
Investments	12		**200**		**-**
Current assets					
Debtors	13	**117,516**		144,933	
Investments	14	**555,797**		376,793	
Cash at bank and in hand		**994,087**		1,096,627	
		1,667,400		1,618,353	
Creditors: amounts falling due within one year	15	**(122,602)**		(102,811)	
Net current assets			**1,544,798**		1,515,542
Total assets less current liabilities			**1,557,829**		1,533,714
Total net assets			**1,557,829**		1,533,714
Charity funds					
Restricted funds	17		**170,284**		131,129
Unrestricted funds	17		**1,387,545**		1,402,585
Total funds			**1,557,829**		1,533,714

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006. However, an audit is required in accordance with section 144 of the Charities Act 2011.

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

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Dana Houri Dana H

Date 25/04/2025

The notes on pages 35 to 53 form part of these financial statements.

	2024	2023
	£	£
Cash flows from operating activities		
Net cash used in operating activities	**42,676**	48,710
Cash flows from investing activities		
Interest received	**34,672**	10,734
Purchase of tangible fixed assets	**(684)**	(2,256)
Net cash provided by investing activities	**33,988**	8,478
Cash flows from financing activities		
(Increase) / Decrease in short term investments	**(179,004)**	26,463
(Increase) in investments	**(200)**	-
Net cash (used in) / provided by financing activities	**(179,204)**	26,463
Change in cash and cash equivalents in the year	**(102,540)**	83,651
Cash and cash equivalents at the beginning of the year	**1,096,627**	1,012,976
Cash and cash equivalents at the end of the year	**994,087**	1,096,627

The notes on pages 35 to 53 form part of these financial statements

1 GENERAL INFORMATION

Jewish Women's Aid Limited is a private company limited by guarantee incorporated in England and Wales, and a Registered Charity.

The principal activity of the company during the year is that of providing support to Jewish women and girls who are experiencing sexual and domestic violence, in a culturally sensitive way.

The registered office is 35 Ballards Lane, London, N3 1XW.

2 ACCOUNTING POLICIES

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102), and the Companies Act 2006. Jewish Women's Aid Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 General Information

The Charity is a charitable company limited by guarantee, incorporated on 17 February 1995. The members of the company are Trustees named on page 2. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company

2.3 Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Incoming resources

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

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.5 Resources expended

Expenditure is recognised on an accruals basis. Costs of raising funds are those costs incurred in attracting voluntary income and include staff salaries, printing & publicity, telephone etc. Charitable activities include costs associated with frontline community services, for instance: staff salaries, rent, telephone etc. Support costs include central functions and shared overhead costs and have been apportioned to activity cost categories on the basis consistent with the use of resources. Governance costs represent costs incurred by the Charity in respect of management of the Charity's assets, organisational administration and compliance with constitutional and statutory requirements. All apportionments are made on the basis of time spent on different activities by specific staff responsible for related tasks.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

2.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited

2.7 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on a reducing balance basis.

Depreciation is provided on the following basis:
Fixtures and fittings - 25% per annum on reducing balance

2.8 Current asset investments

Investments are initially recognised at cost. Subsequent to initial recognition, current asset investments are revalued to fair value with the movements recognised in the Statement of Comprehensive Income. Where market value or fair value cannot be reliably determined, such investments are stated at historic cost less impairment.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

Notes to the financial statements for the year ended 31 July 2024

2.11 Fixed asset investments

The charity was donated listed shares in the financial year. These shares are held at fair value.

2.12 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.13 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

2.14 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.15 Accumulated funds

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes.
The aim and use of each restricted fund is set out in the notes to the financial statements.

2.16 Donated gifts, services, facilities

Donated professional services and facilities are recognised as income when the Charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of the economic benefit from the use of the item by the Charity is probable and economic benefit can be measured reliably. In accordance with the Charities SORP(FRS 102) general volunteer time is not recognised so please refer to the Trustee's annual report for more information about their contribution.

3 INCOME FROM DONATIONS AND LEGACIES

	Restricted funds 2024	Unrestricted funds 2024	Total funds 2024
	£	£	**£**
Statutory income	190,962	-	**190,962**
Legacies	-	76,069	**76,069**
Grants, gifts & donations	367,206	301,088	**668,294**
Membership donations	-	4,457	**4,457**
Total	558,168	381,614	**939,782**

	Restricted funds 2023	As restated unrestricted funds 2023	As restated total funds 2023
	£	£	**£**
Statutory income	190,012	-	**190,012**
Legacies	-	35,625	**35,625**
Grants, gifts & donations	386,994	428,297	**815,291**
Membership donations	-	9,188	**9,188**
Total	577,006	473,110	**1,050,116**

4 INCOME FROM OTHER TRADING ACTIVITIES

INCOME FROM FUNDRAISING EVENTS

	Unrestricted funds 2024	Total funds 2024	Unrestricted funds 2023	Total funds 2023
	£	**£**	£	£
Fundraising Events and Appeals	536,139	**536,139**	280,962	280,962

5 EXPENDITURE ON RAISING FUNDS

FUNDRAISING EXPENSES

	Unrestricted funds 2024	Total funds 2024	As restated Unrestricted funds 2023	As restated total funds 2023
	£	**£**	£	£
Fundraising support and publicity	133,571	**133,571**	94,110	94,110
Staging fundraising events	52,352	**52,352**	33,549	33,549
Staff costs	36,626	**36,626**	37,127	37,127
Total	**222,549**	**222,549**	164,786	164,786

6 ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

SUMMARY BY ACTIVITY TYPE

	Restricted funds 2024	Unrestricted funds 2024	Total 2024
	£	£	**£**
Advocacy services	312,853	441,466	**754,319**
Counselling services	113,914	108,255	**222,169**
Outreach & Prevention	72,407	191,502	**263,909**
Grants	19,839	3,693	**23,532**
Total	519,013	744,916	**1,263,929**

6 ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES (CONTINUED)

SUMMARY BY ACTIVITY TYPE

	As restated restricted funds 2023	As restated unrestricted funds 2023	**As restated total 2023**
	£	£	**£**
Advocacy services	334,729	393,716	**728,445**
Counselling services	96,202	93,414	**189,616**
Outreach & Prevention	82,851	170,217	**253,068**
Grants	25,543	7,508	**33,051**
Total	539,325	664,855	**1,204,180**

7 ANALYSIS OF EXPENDITURE BY ACTIVITIES

	Activities undertaken directly 2024	Grant funding of activities 2024	Support costs 2024	**Total funds 2024**
	£	£	£	**£**
Advocacy services	597,013	**-**	157,306	**754,319**
Counselling services	179,626	**-**	42,543	**222,169**
Outreach & Prevention	213,764	**-**	50,145	**263,909**
Grants to service users	-	23,532	-	**23,532**
Total	**990,403**	**23,532**	**249,994**	**1,263,929**

7 ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

	As restated activities undertaken directly 2023	As restated grant funding of activities 2023	As restated support costs 2023	**As restated total funds 2023**
	£	£	£	**£**
Advocacy services	598,064	**-**	130,381	**728,445**
Counselling services	159,623	**-**	29,993	**189,616**
Outreach & Prevention	213,269	**-**	39,799	**253,068**
Grants to service users	-	33,051	-	**33,051**
Total	**970,956**	**33,051**	**200,173**	**1,204,180**

ANALYSIS OF DIRECT COSTS

	Total funds 2024	As restated total funds 2023
	£	£
Staff costs	**756,440**	680,366
Office related costs	**64,078**	63,330
Counselling, education and children's workers	**34,437**	95,046
Contractors	**36,085**	42,175
Advertising & Marketing	**45,734**	30,309
Other staff / volunteer and helpline costs	**44,918**	54,205
Welfare	**8,711**	5,525
Total	**990,403**	970,956

7 ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

ANALYSIS OF SUPPORT COSTS

	Total funds 2024	As restated total funds 2023
	£	£
Staff costs	**54,685**	52,384
Depreciation	**5,600**	5,200
Advertising & Marketing	**888**	902
Contractors	**54,846**	29,045
Other staff / volunteer and helpline costs	**3,336**	4,857
Office related	**93,602**	83,084
Governance costs	**37,037**	24,701
Total	**249,994**	**200,173**

Governance is comprised of audit and legal fees, trustee training and recruitment, and costs associated with governance meetings

8 AUDITORS' REMUNERATION

	2024	As restated 2023
	£	£
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	**10,800**	9,900

9 STAFF COSTS

	2024	As restated 2023
	£	£
Wages and salaries	**765,003**	695,246
Social security costs	**67,000**	60,346
Contribution to defined contribution pension schemes	**15,748**	14,285
	847,751	769,877

The average number of persons employed by the Charity during the year was as follows:

	2024	2023
	No.	No.
Average number of employees	**27**	26

9 STAFF COSTS (CONTINUED)

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2024	2023
	No.	No.
In the band £60,001 - £70,000	**1**	1
In the band £70,001 - £80,000	**1**	-

The key management personnel of the Charity comprise the senior management team as detailed in the trustees' report. The total amount of employee remuneration benefits received by the senior management team was £229,829 (2023: £181,256).

10 TRUSTEE REMUNERATION AND EXPENSES

During the year no trustee received any remuneration or other benefits (2023 - £NIL-).
During the year no trustee expenses have been incurred (2023 - £NIL).

11 TANGIBLE FIXED ASSETS

	Fixtures, fittings & equipment
	£
Cost or valuation	
At 1 August 2023	**53,425**
Additions	**684**
Disposals	**(2,030)**
At 31 July 2024	**52,079**
Depreciation	
At 1 August 2023	**35,253**
Charge for the year	**5,600**
On disposals	**(1,605)**
At 31 July 2024	**39,248**
Net book value	
At 31 July 2024	**12,831**
At 31 July 2023	18,172

12 FIXED ASSET INVESTMENTS

	Listed investments
	£
Cost or valuation	
Additions	**200**
At 31 July 2024	**200**
Net book value	
At 31 July 2024	**200**

13 DEBTORS

	2024	As restated 2023
	£	£
Due within one year		
Other debtors	**79,767**	16,848
Prepayments and accrued income	**37,749**	128,085
Total	**117,516**	144,933

14 CURRENT ASSET INVESTMENTS

	2024	2023
	£	£
Cash on deposit over 3 months	**555,797**	376,793

15 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	As restated 2023
	£	£
Trade creditors	**28,245**	29,588
Other creditors	**19,725**	15,713
Accruals and deferred income	**74,632**	57,510
Total	**122,602**	102,811

16 PRIOR YEAR ADJUSTMENTS

Expenditure has been analysed by the charitable activities undertaken by JWA this year, in line with the recommendations of the charity SORP 2019. In addition, expenditure has also been restated to better reflect the utilisation of resources by the charity year to year. The deficit as previously reported remains unchanged.

Notes to the financial statements for the year ended 31 July 2024

17 STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	As restated balance at 1 August 2023	Income	Expenditure	Balance at 31 July 2024
	£	£	£	£
Unrestricted funds				
General Funds - all funds	1,402,585	952,425	(967,465)	**1,387,545**
Restricted funds				
Outreach & Prevention	25,879	81,766	(64,643)	**43,002**
Welfare grants	11,574	16,925	(21,040)	**7,459**
Counselling service	53,377	100,000	(113,914)	**39,463**
Education	5,330	-	(5,330)	**-**
Client services	34,969	359,477	(314,086)	**80,360**
Total restricted funds	131,129	558,168	(519,013)	**170,284**
Total funds	1,533,714	1,510,593	(1,486,478)	**1,557,829**

RESTRICTED FUNDS

The restricted funds above will be utilised in the next financial year unless otherwise stated below:

- **Outreach and Prevention**
  these funds were granted for the work done in raising awareness of domestic abuse, healthy relationships and consent. They will be spent in the next financial year.
- **Welfare grants**
  these funds relate to requests for assistance in specific cases of hardship and will be spent as the cases arise.
- **Counselling service**
  these funds were granted by The Doris Pacey Foundation for the provision of the counselling service and will be spent in the next financial year.
- **Education**
  these funds relate to the provision of Education and were spent in the current financial year .
- **Client services**
  the funds received include statutory income and funding specifically for the domestic violence service. The funds will be spent in the next financial year.

17 STATEMENT OF FUNDS (CONTINUED)

STATEMENT OF FUNDS - PRIOR YEAR

	As restated balance at 1 August 2022	Income	Expenditure	As restated Balance at 31 July 2023
	£	£	£	£
Unrestricted funds				
Designated funds				
Leadership and management restructuring	56,190	-	(56,190)	-
Outreach and prevention expansion including sexual harassment service	70,367	-	(70,367)	-
	126,557	-	(126,557)	-
General funds				
General funds - all funds	1,340,868	764,806	(703,089)	1,402,585
Total unrestricted funds	1,467,425	764,806	(829,646)	1,402,585
Restricted funds				
Outreach and Prevention	-	81,766	(55,887)	25,879
Welfare grants	15,657	21,459	(25,542)	11,574
Counselling service	49,579	100,000	(96,202)	53,377
Domestic Abuse Support	213	31,139	(31,352)	-
Education	6,330	-	(1,000)	5,330
Volunteering, Communication and Training	7,472	-	(7,472)	-
Sexual Harassment Project	(1,040)	28,000	(26,960)	-
Client services	15,232	314,642	(294,905)	34,969
Total restricted funds	93,443	577,006	(539,320)	131,129
Total funds	1,560,868	1,341,812	(1,368,966)	1,533,714

18 SUMMARY OF FUNDS

SUMMARY OF FUNDS - CURRENT YEAR

	As restated balance at 1 August 2023	Income	Expenditure	Balance at 31 July 2024
	£	£	£	£
General funds	1,402,585	952,425	(967,465)	**1,387,545**
Restricted funds	131,129	558,168	(519,013)	**170,284**
Total funds	1,533,714	1,510,593	(1,486,478)	**1,557,829**

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 August 2022	Income	Expenditure	Balance at 31 July 2023
	£	£	£	£
Designated funds	126,557	-	(126,557)	-
General funds	1,340,868	764,806	(703,089)	1,402,585
Restricted funds	93,443	577,006	(539,320)	131,129
Total funds	1,560,868	1,341,812	(1,368,966)	1,533,714

19 ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT PERIOD

	Restricted funds 2024	Unrestricted funds 2024	Total funds 2024
	£	£	£
Tangible fixed assets	-	12,831	**12,831**
Fixed asset investments	-	200	**200**
Current assets	170,284	1,497,116	**1,667,400**
Creditors due within one year	-	(122,602)	**(122,602)**
Total	170,284	1,387,545	**1,557,829**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR PERIOD

	Restricted funds 2023	Unrestricted funds 2023	Total funds 2023
	£	£	£
Tangible fixed assets	-	18,172	18,172
Current assets	131,129	1,487,224	1,618,353
Creditors due within one year	-	(102,811)	(102,811)
Total	131,129	1,402,585	1,533,714

20 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net income/(expenditure) for the period (as per Statement of Financial Activities)	**24,115**	(27,154)
Adjustments for:		
Depreciation charges	**5,600**	5,200
Add back loss on disposal of fixed assets	**425**	-
Decrease in debtors	**27,417**	24,548
Increase in creditors	**19,791**	56,850
Investment income	**(34,672)**	(10,734)
Net cash provided by operating activities	**42,676**	48,710

21 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2024	2023
	£	£
Cash in hand	**994,087**	1,096,627
Total cash and cash equivalents	**994,087**	1,096,627

22 ANALYSIS OF CHANGES IN NET DEBT

	At 1 August 2023	Cash flows	At 31 July 2024
		£	£
Cash at bank and in hand	**1,096,627**	**(102,540)**	**994,087**
Liquid investments	**376,793**	**179,004**	**555,797**
	1,473,420	**76,464**	**1,549,884**

23 PENSION COMMITMENTS

The company operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions paid by the company to the fund and amounted to £15,748 (2023: £14,287). No contributions were payable to fund at the balance sheet date (2023: Nil)

24 OPERATING LEASE COMMITMENTS

At 31 July 2024 the Charity had commitments to make future minimum lease payments under non- cancellable operating leases as follows:

	2024	2023
	£	£
Within 1 year	**59,370**	58,225
Within 2-5 years	**84,108**	133,917
	143,478	192,142

25 RELATED PARTY TRANSACTIONS

During the year, the Charity received personal donations from Trustees and related parties of £21,671 (2023: £12,423)

“It has been invaluable to know that it’s not my fault. To be believed has made a huge difference. Without the support I would have broken by now.”

DOMESTIC ABUSE CLIENT

Company Registration No. 3024499 (England and Wales)
Charity Registration No. 1047045

JEWISH WOMENS AID LIMITED

England & Wales - Charity number 1047045

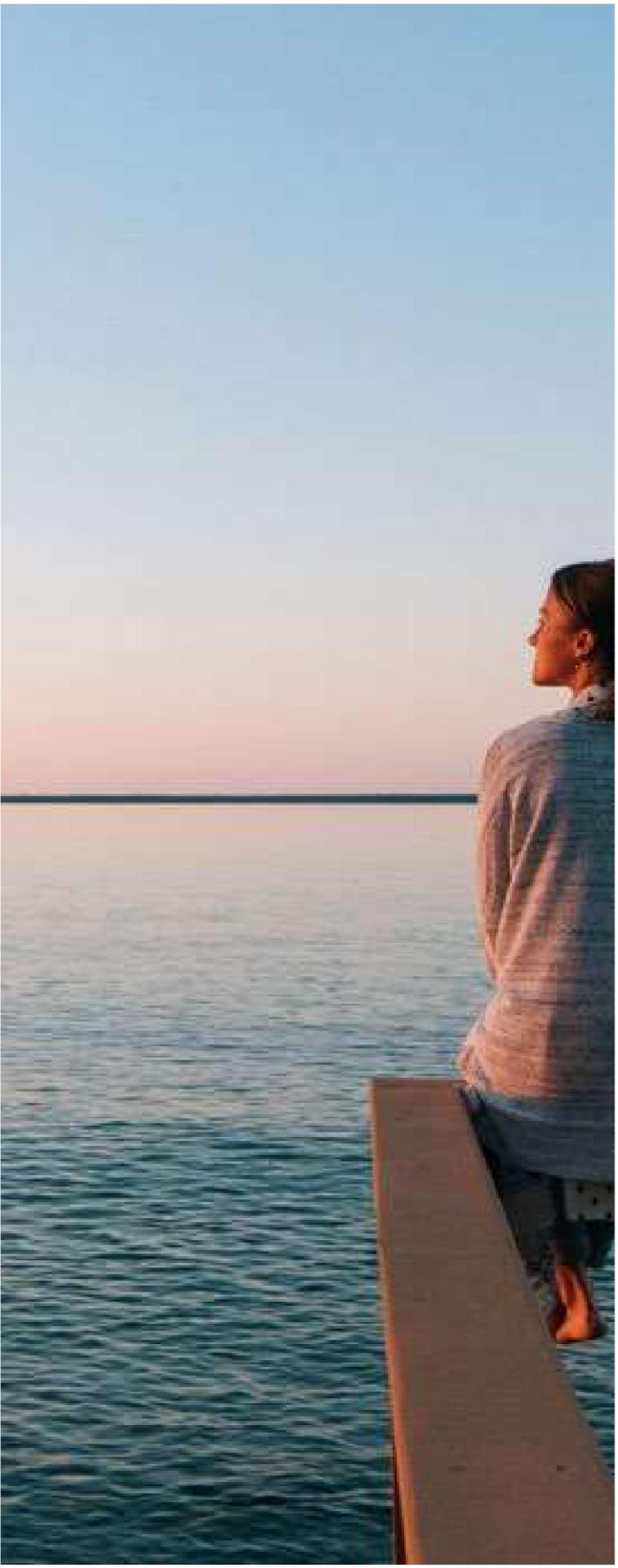
Accounts

JEWISH WOMEN'S AID LTD

A Company Limited by Guarantee

REPORT AND FINANCIAL STATEMENTS

Year Ended 31st July 2023



LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

Caroline Ratner – Chair
Jo Rosenthal – Treasurer
Gabrielle Adlestone
Joanna Benarroch
Kate Daniels
Laura Rosefield
Aliza Weinstein
Debby Amias – appointed 20 April 2023
Catherine Becker – appointed 20 April 2023
Rachel Dor-Chay – appointed 20 April 2023
Anna Turner – appointed 26 January 2023
Penny Simmons - appointed 15 February 2024
Madeleine Abramson – resigned 26 January 2023
Judith Flacks – resigned 6 July 2023
Tamara Moss – resigned 12 October 2023

CHIEF EXECUTIVE

Monica Tuohy – Interim Chief Executive
Naomi Dickson – Until 28 December 2022

Charity number
1047045

Company number
3024499

Principal address
PO Box 65550, London, N3 9EG

Registered office
35 Ballards Lane, London, N3 1XW

Independent auditors
BKL Audit LLP
35 Ballards Lane, London, N3 1XW

Bankers
CAF Bank Limited, Kings Hill
West Malling, Kent, ME19 4T

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HIGHLIGHTS OF THE YEAR

Jewish Women's Aid continued to support women and girls affected by domestic abuse and sexual violence.

We provided

2,128

counselling sessions to women and supported over **680** women and girls through our advocacy and therapeutic support teams.

We delivered

394 one-to-one sessions to **30** children who had been exposed to domestic abuse.

We received

634

calls/messages/emails via our free domestic abuse and sexual violence helpline, webchat and direct to our client support services.*

We reached over

3,524

young people delivering **133** healthy relationships and consent education sessions to school students and **36** educational and training sessions to **1,049** teachers, parents, professionals and community members.

JWA is run by a professional staff team of **28** and **150** dedicated volunteers.

**Previous reports did not include client contact by email*

TRUSTEES' REPORT

The Trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 July 2023.

The Annual Report serves the purposes of both a Trustees' Report and a Directors' Report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (strategic Report and Directors' Report) Regulations 2013 has been omitted.

OUR OBJECTIVES AND ACTIVITIES

The purpose of Jewish Women's Aid (JWA) is to support and empower Jewish women and girls affected by domestic and sexual violence in a culturally sensitive way.

The Trustees review the aims, objectives and activities of JWA regularly. This report looks at what JWA has achieved and the outcomes of its work in the reporting period. The Trustees report the success of each key activity against measurable targets. All work is undertaken against a background of strongly held values.

VISION AND MISSION

JWA's vision is of a world where women and girls live their lives free from all forms of VAWG (violence against women and girls).

JWA's aims are:

- To support and empower Jewish women and girls affected by domestic abuse and sexual violence in their intimate or family relationships.
- To prevent violence against women and girls in the Jewish community by increasing awareness, education and understanding.
- To provide client-centered support for women and children, by women.

SERVICES

In response to the impact of the Ukraine war and the cost-of-living crisis, JWA continued to support women and girls affected by domestic abuse and sexual violence and distributed grants to clients most affected by this economic downturn.

We provide:

- Freephone domestic and sexual violence helplines and webchat, to enable women to contact us confidentially in a way that works best for them.
- An IDVA (independent domestic violence advocate) service which enables women to plan for their long-term safety and offers them support regarding welfare, legal and housing issues.
- A specialist therapeutic service for children and young adults.
- A flexible counselling service for women; face-to-face in our London or Manchester offices or via telephone or video link, reaching women across the UK.
- Educational programmes in schools, universities and youth settings, aimed at promoting a culture of consent with a focus on healthy relationships.
- Talks and training sessions in synagogues and other community settings to promote understanding of domestic and sexual violence, including events such as JWA Shabbat.
- Training for professionals working with Jewish women, equipping them to support members of our community affected by domestic abuse and sexual violence.

We work closely with other domestic abuse agencies and community organisations and model best practice. JWA is accredited under the Women's Aid Quality Standards.

We are proud that our services are provided by a skilled professional team which has sector qualifications, models best practice in its field and participates in ongoing training. This team is supported by a dedicated and well-run team of volunteers.

CHARITY GOVERNANCE CODE

The Trustees have regard for the Charity Governance Code. The Board has reviewed each of the seven principles of effective governance and assessed the charity against recommended practice. These principles will continue to be considered by the Trustees to maintain high standards of governance.

PUBLIC BENEFIT STATEMENT

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the Trustees consider how the planned activities will contribute to agreed aims and objectives.

KEY PERFORMANCE INDICATORS

Client Services - numerical targets are monitored regarding the number of women and girls entering the service and receiving support in addition to client feedback.

Outreach and Prevention – metrics include the number of institutions and the number of attendees reached together with feedback from participants.

Business Services - social media interactions and features in both online and offline media; fundraising, number of supporters, nurturing donors and obtaining multi-year commitments.

ACHIEVEMENTS & ACTIVITIES

JWA continues its core work of supporting Jewish women and girls and their children, by providing a holistic and high-quality domestic abuse and sexual violence support service. Outreach and prevention activities are undertaken with the objective of preventing violence against women and girls through increased awareness and understanding across the community.

Directors of each department - Client Services, Outreach & Prevention and Business Services - all report to the CEO. Each director line-manages all staff within their departments, conducting regular supervision and appraisal meetings and ensuring staff support and professional development sits at the heart of their work.

CLIENT SERVICES

The JWA **free Helpline and Webchat services** continue to be the first point of contact for many of our service users and are staffed by over 40 volunteers who receive ongoing support and training. In the year to July 2023, we received 634 calls/chats/emails. These avenues of support are a core feature of what we offer Jewish women and girls; a confidential space to tell us what is happening to them and be heard.

Our team of 16 qualified and 2 trainee **counsellors** provided sessions to 129 Jewish women across the UK either in-person, by telephone or video. All counsellors receive regular training and supervision and comply with good practice guidelines.

Services receive funding from various **statutory sources** including MOPAC (Mayor's Office for Policing and Crime), Ministry of Justice and London Councils in addition to financial support from the Jewish community.

As the **cost-of-living crisis** continues, JWA is fully committed to working to meet the needs of our community, with support from our generous donors.

Our **sexual violence service** worked with 29 women and girls offering specialist counselling and advocacy, helping them work through trauma and navigate their options for criminal justice should they choose this route.

Our MOPAC-funded **support for young women** continued. 49 women and girls aged 14-30 were supported. This specialist service enables us to tailor work to younger women and girls who need support with a variety of issues such as sexual violence, stalking and intimate image abuse.

Our **specialist children's service** saw our children's therapists deliver 394 one-to-one sessions to 30 children. Children in this service have experienced significant trauma through exposure to domestic abuse in the home, and these weekly sessions are crucial for their recovery.

Our McKenzie Friend programme continues to lend **legal support** and this year 12 women were accompanied in the family court for moral and practical support – this is essential given the traumatic experience court can be for a woman who has experienced domestic abuse.

JWA now runs a free monthly **legal clinic** for the benefit of clients requiring family law advice. This was established in June 2023 and as of end of January 2024 had assisted 19 clients.

JWA's Designated Safeguarding & Child Protection Officer and Deputy ensure reporting continues to work well and highlights safeguarding concerns as soon as they arise, enabling early intervention.

The Director of Client Services and managers attend the practice meetings for Ascent, Ascent Advice PLUS and CouRAGEous, the quarterly Barnet review meetings, Barnet MARAC (Multi-agency Risk Assessment Conference) Steering Group as well as representing JWA at Imkaan and LVAWGC (London Violence Against Women and Girls Consortium) meetings.

The Advocacy Services Manager completed her SafeLives Manager Training. Our Senior IDVA and IDVAs completed their SafeLives IDVA Training.

OUTREACH & PREVENTION SERVICES

The Outreach & Prevention Directorate was created in May 2022 and is now fully embedded in the organisation with three clear workstreams (Schools, Youth and Community) and a three-year strategy in place.

We have continued to deliver training and education about domestic abuse, healthy relationships and consent, generating a more open discussion in our community, shifting attitudes and building a culture supportive of and safe for women.

The team launched our **Whole School Approach** in September 2022, offering a new programme of training and education to teachers, parents and Year 12 School Ambassadors, to sit alongside our student facing sessions in schools. Much of this work has taken place as part of our role as delivery partner in the Healthy London, Healthy Relationships programme, led by AVA (Against Violence & Abuse) and the London VAWG Consortium Prevention Strand.

We delivered training sessions in five Jewish schools for 231 teachers, two educational sessions for 285 parents and a programme for seven Year 12 students, during which they attended a series of lunchtime sessions and then devised their own healthy relationships session which they delivered across Year 7, reaching 240 students.

We delivered 133 age-appropriate workshops and assemblies to 3,524 young people in 12 schools in London and Manchester. The main topics include healthy relationships, identifying red flags in relationships, power dynamics, consent, social and cultural influences, signs of abuse, empathy, communication skills, bystander skills, peer pressure, expectations of relationships, gender stereotypes, image based sexual abuse (IBSA), sexual violence, including sexual harassment and rape culture.

We are delighted our work in this space, as part of the AVA-led partnership, has been recognised as an example of **best practice** by End Violence Against Women and Girls in their report, "It's #AboutTime – A Whole School Approach to Ending Violence Against Women and Girls," published in June 2023, and our Schools Manager was invited to be on the panel for the report launch alongside Kim Leadbeater MP and representatives from AVA and other sector leaders.

Over the year, we have provided training to 323 youth and student professionals and voluntary leaders in 20 sessions covering similar topics to those in schools but with a focus on how to create safer settings in youth and student organisations. A particular highlight was training 185 **youth leaders** to prepare them for residential events involving several thousand young Jewish people over the spring and summer. We also produced a Relationships Abuse information leaflet which we distributed at an annual **student conference** in February 2023, where we also delivered educational sessions to 50 Jewish university students.

In the **wider community,** we delivered a successful JWA Shabbat in December 2022, aligned with the 16 Days of Activism in the wider VAWG sector. This is our annual cross-communal awareness-raising Shabbat, supported by eight key Jewish organisations. We produced a 'Domestic Abuse in the Jewish Community' information leaflet and information about our work to be read out to congregations, which was distributed to 185 synagogues.

We also recruited a **Community Engagement Officer** in April 2023, who has increased engagement with synagogues and Jewish community organisations, with a focus on rabbis and rebbetzens. We have also delivered educational sessions at six synagogues and religious bodies, reaching 210 community members and staff.

The JWA **workplace sexual harassment prevention programme** has provided training for six organisations, to support them in preventing and responding to sexual harassment in the workplace. The programme comprises a staff survey, training with senior leaders and support with developing policies and procedures and receives funding from the Jewish Leadership Council. An additional six organisations attended a half day online workshop covering an overview of the key information for employers about sexual harassment in the workplace.

BUSINESS SERVICES

The Business Services Director continues to review all processes and update as required across finance, fundraising, communications and HR.

Our **fundraising team** continued to develop new streams of income with new potential trusts and grant makers as well as developing relationships with individual existing and new donors with the aim of achieving more multi-year commitments.

In November 2022 JWA launched its annual 16 Days of Activism for the International Day for the Elimination of Violence and Women (IDEVAW) with a lunch hosted and supported by **Dame Gail Ronson, DBE**. Over 60 guests attended and learned about JWA's services. The lunch was extremely successful and raised over £80,000. JWA is very grateful to Dame Gail Ronson for her invaluable support which brought in new donors and raised awareness of our work to new members of the community.

In June, the **HerSpace** committee, spearheaded by Michelle Simler Morris, held an Arts and Culture Festival to raise money and awareness of JWA. It was co-sponsored by The Jewish Chronicle. The event included talks and workshops throughout the day where JWA and guest speakers, including Rachel Riley, Francesca Segal, Suzanne Baum and others, spoke about domestic abuse and sexual violence. A percentage of sales from the commercial stalls was donated to JWA, as was the entire income from the raffle and ticket sales. £38,000 was raised and 434 women attended. We are very grateful to Michelle and the HerSpace committee for this innovative initiative.

In June, a summer concert was organised at South Hampstead Synagogue in remembrance of **Frances Turner**, a former Chair of JWA. We successfully raised £9,000 on the evening, and our heartfelt gratitude extends to the Turner family for making this event possible.

Several of our supporters raised money for JWA through challenge events and by asking friends and family to donate in celebration of a birthday or anniversary.

As part of ensuring JWA reaches a broader demographic, advertising was extended to appear regularly in religious newspapers and publications, adapting the advertising copy accordingly, often appearing alongside editorial. An advert also appeared in a publication aimed at the UK Israeli audience with copy in Hebrew.

In addition, JWA supplied 26 pharmacies in 8 boroughs (across London, Essex and Manchester) with branded paper bags with JWA contact details for chemists to give to customers. The cost was covered by a generous donor.

JWA was featured in online and offline media pieces and had 48 articles featured in all the main Jewish newspapers as well as mainstream newspapers, The Guardian and The Metro, covering all aspects of our work.

JWA's campaign for International Women's Day 2023 comprised multiple events and an appeal.

- On 9th March, an evening was hosted by radio presenter, Jane Garvey, entitled 'Raising Women's Voices'. The event took place at South Hampstead Synagogue.
- Our first myth busting dinner was held in a private home in March and raised £13,000 whilst educating guests about domestic abuse.
- An appeal was launched, landing on doorsteps on 8th March. It was sent to 4,000 stakeholders on our database and £35,000 was raised.

Throughout the year, our presence and engagements on social media have consistently expanded across Instagram, Facebook, LinkedIn and X (Twitter). Our audience has increased, including followers with prominent public profiles, and the sharing of our posts has seen a notable rise.

Newsletters in the form of e-shots from our database are sent regularly to all stakeholders informing them of JWA events and news as well as a link to our Impact Summary which is produced twice yearly.

CEO

After eight years as CEO Naomi Dickson left JWA in December 2022. During her tenure JWA's profile within and beyond the community grew and there has been a shift in attitudes towards domestic abuse. JWA is well respected across domestic violence sector organisations, within the charity sector and in the political sphere. Naomi used these platforms to achieve systemic change.

A recent landmark development was the inclusion of faith-based abuse as part of the definition of domestic abuse in the Statutory Guidance to the Domestic Abuse Act 2021. For the women we support, this means faith-based abuse and coercion, including Gett refusal, are acknowledged in court and can be treated as part of criminal proceedings – a game changer for many, not only in the legal process but as a deterrent to would-be abusers.

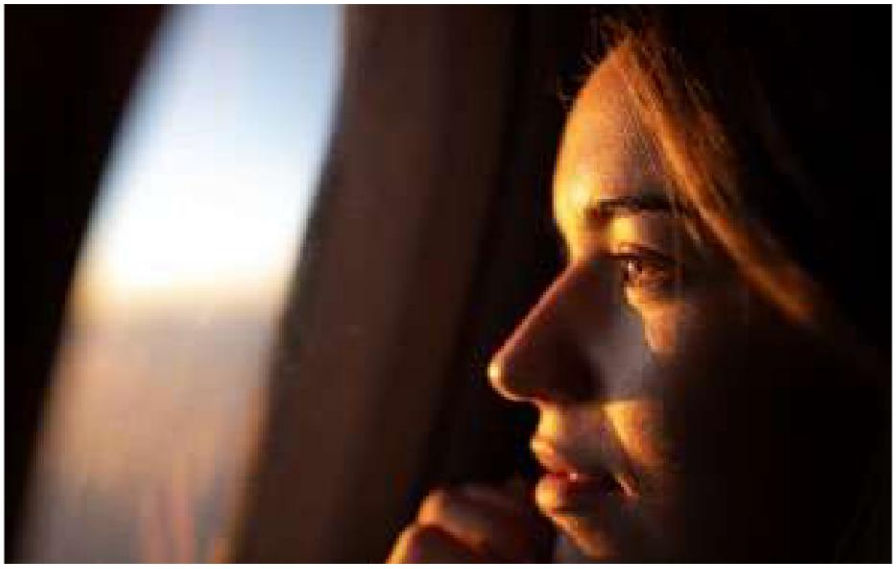
JWA is proud to work in collaboration with other organisations to ensure the best outcomes for women. JWA is a member of representative bodies including the Board of Deputies of British Jews, the Jewish Leadership Council, Women's Aid Federation England and IMKAAN (a second-tier organisation supporting specialist domestic abuse service providers), all of which enrich and ensure better understanding of our work.

Monica Tuohy joined Jewish Women's Aid as Interim CEO in January 2023.

In December 2023, JWA announced the appointment of Sam Clifford as CEO. Sam brings with her a wealth of experience in leadership roles within the Jewish community and we look forward to her taking up her position in April 2024.

FINANCIAL REVIEW

The financial results for the year ended 31 July 2023 are set out in the Statement of Financial Activities, Balance Sheet, Cash Flow Statement and notes on pages 35 to 51. During the year JWA's income was £1,341,812 compared with £1,313,673 last year. Total resources expended were £1,368,966 compared with £1,180,123 last year, leading to a deficit of £27,154. Our main source of income is from gifts and donations. Less than 15% of income is from statutory grants. Expenditure for the year has increased reflecting additional costs in expansion of our frontline services.



RESERVES POLICY

JWA's reserves policy is focused on maintaining a balance between holding sufficient reserves to safeguard its financial commitments and continuing to provide services in line with the Charity's objectives in the event of unforeseen financial problems, for a period of time to allow those issues to be resolved. Reserves are required to provide ongoing services and to finance future plans in line with the aims and strategic vision of JWA. There is a requirement for prudent management of financial commitments and an allowance for future contingencies in the event of unforeseen financial circumstances, such as reduced income streams or increased demand for services. A relatively small percentage of JWA income is from statutory agencies. Therefore, JWA relies heavily on voluntary donations and must ensure that reserves are maintained such that, in the event of a significant drop in funding, it will be able to continue its activities until additional funds may be raised. On an annual basis, the Board agrees detailed budgets. Performance against these budgets and forecasts is closely monitored by the Board. The Board maintains oversight of the reserves policy.

The JWA policy is that unrestricted funds not committed or invested in tangible fixed assets should equate to approximately nine months of costs. The calculation is based on the 2023-2024 budget figures. The calculation at 31 July 2023 gives a target reserves level of £1.2m.

Reserves at 31 July 2023

The reserves designated in 2022 of £126,557 were fully utilised in the year to 31 July 2023.

Unrestricted reserves, which are not designated, were £1,402,585 (2022 £1,340,868). This is broadly in line with the target level of reserves.

Based on the above policy and the current growth of the charity, it is considered that the level of reserves is appropriate.

“Being able to talk honestly and being listened to without judgement has been huge for me. Being heard and having someone there who is hearing me has made a big difference to my anxiety. It has given me hope.”

DOMESTIC ABUSE CLIENT

RISK MANAGEMENT & PRINCIPAL RISKS

The Trustees have responsibility for setting up and reviewing the risk management system at JWA. A risk register is maintained which is used to monitor key risks and is reviewed by the Trustees at quarterly Board meetings.

Financial

JWA operates in a challenging and demanding arena with few certainties over funding and limited local authority or other governmental funding. Therefore, each year fundraising and events are required to raise the necessary funds to run the charity. Management time is allocated to managing donor relationships and striving to secure multi-year funding commitments. To mitigate these risks, JWA operates strict financial controls and continually monitors its financial position, including regular forecasting. The annual budgets, reforecasts and management accounts are regularly reviewed. JWA also has a risk assessment policy to identify, evaluate and prioritise risks to the organisation.

Some of the key controls used by the charity to mitigate these risks are:

- Formal agendas and minutes for Board of Trustees and all other committee meetings.
- Detailed terms of reference for all committees.
- Annual budget and regular management accounts.
- Formal written policies including authority limits and a Finance Procedures Handbook.
- An Executive sub-committee for operational risk management.
- An annual business plan, quarterly Key Performance Indicators and a three-year strategic plan.

Operational

The nature of our services (supporting women and children affected by domestic violence) increases our operational risks. These are managed through the implementation of suitable policies, procedures and processes including case management, continual staff training, supervision and reporting structures. Through these procedures, the Board of Trustees is satisfied major risks are identified and procedures implemented so that key risks are minimised.

Safeguarding is essential in our client facing services. All volunteers and staff receive safeguarding training as part of their induction and regular updates are provided. Training on all aspects of compliance, including data protection, is provided for all staff and volunteers.

IT systems, data and cyber security risks are mitigated through the employment of professional IT support and secure cloud-based servers. JWA staff receive training on IT risks.

ORGANISATIONAL STRUCTURE

JWA is run by a Board of Trustees whose principal responsibility is overseeing the long-term strategy, planning and significant operational decisions of the organisation, and the governance thereof. Trustees meet quarterly for progress and planning meetings, and annually for strategic review meetings.

All new Trustees are subject to a recruitment and induction process and are selected with a view to ensuring the Board has an appropriate balance of experience relevant to JWA's strategic and operational requirements. A list of current Trustees (also directors for the purposes of Company law) who served during the year are as follows:

Caroline Ratner – Chair
Jo Rosenthal – Treasurer
Gabrielle Adlestone
Joanna Benarroch
Kate Daniels
Laura Rosefield
Aliza Weinstein
Anna Turner – appointed 26 January 2023
Debby Amias – appointed 20 April 2023
Catherine Becker – appointed 20 April 2023
Rachel Dor-Chay – appointed 20 April 2023
Madeleine Abramson – resigned 26 January 2023
Judith Flacks – resigned 6 July 2023
Tamara Moss – resigned 12 October 2023
Penina Simmons – appointed 15 February 2024

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

“JWA has improved my confidence and self-esteem and made me feel less alone. It has also given me a lot of practical and emotional support. Without the support I received I wouldn’t be alive.”

SEXUAL ABUSE CLIENT

STAFF AND VOLUNTEERS

Employees

The Trustees recognise the huge contribution made by salaried staff and extend their thanks for their ongoing energy and commitment.

Senior Management Team

Directors of departments reporting to interim CEO:

- Director of Client Services
- Director of Outreach and Prevention
- Director of Business Services

The interim CEO and directors form the senior management team.

Staff within these departments are line managed by the relevant director or by a manager within the department.

Pay policy for key management personnel

Salaries are benchmarked against similar roles in the VAWG sector and/or in the charity sector as appropriate.

Volunteers

The trustees are extremely grateful for the time donated by 150 active volunteers. It would not have been possible to achieve what has been achieved without their help and support. We aim to ensure all people with whom we work are valued for their contributions. All potential volunteers are recruited on the basis of their skills and experience and according to the requirements of the role.

PLANS FOR 2023-24

Our plans for 2023-24 include:

- The creation and implementation of a strategy for JWA over the next three years, enabling development, consolidation and growth across our frontline and outreach services. Investing time in the new leadership structure to ensure directors are well supported.
- Completing our renewal of the Women's Aid Quality Standards accreditation
- Gaining CPD certification for our Outreach & Prevention training sessions, reaching professionals across the Jewish community.
- Continue to develop relationships with existing donors to ensure further engagement; to raise the profile of JWA, to widen our donor base and to obtain more multi-year income streams.
- With the new VAWG (Violence Against Women and Girls) Outreach Lead in place, to increase awareness and provide training to organisations in the VAWG sector as well as training frontline staff in Jewish community organisations on the additional barriers to reporting abuse, recognising abuse and how to support and signpost survivors to JWA.
- To increase awareness of the new Family Law Clinics which support those who are most in need of legal support and cannot access legal aid.

RELATED PARTIES

Related parties are presented in Note 22 to the accounts.

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees (who are also the directors of the Charity for the purpose of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the organisation and of the incoming resources and application of those resources, including the income and expenditure of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles of the Charities SORP (FRS 102);
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- That Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

AUDITORS

BKL Audit LLP will be deemed to have been reappointed as auditors 28 days after these financial statements were sent to members or 28 days after the latest date prescribed for filing the accounts with the registrar, whichever is earlier.

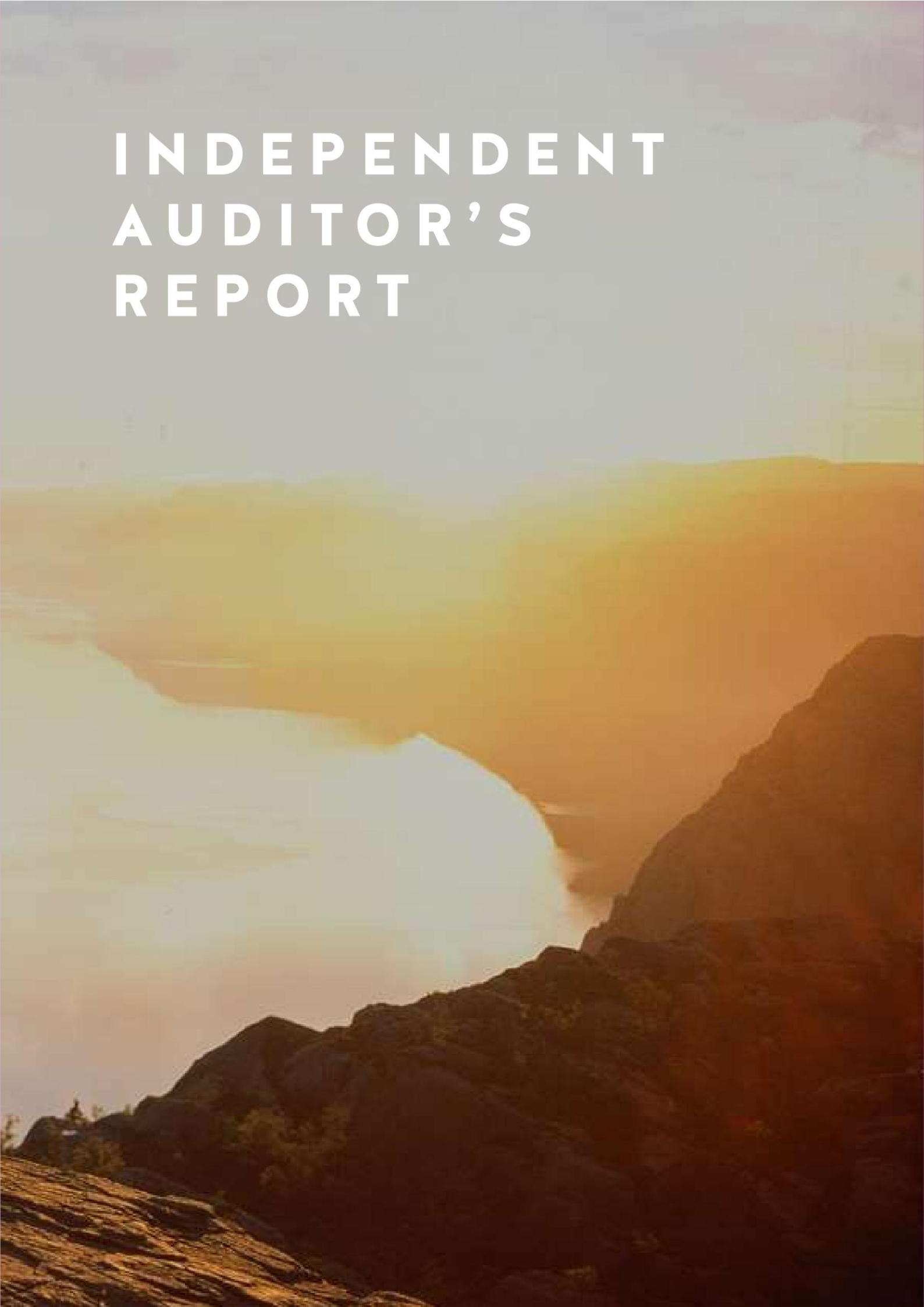
On behalf of the Board of Trustees

Caroline Ratner - Chair

Jo Rosenthal - Treasurer

Dated:

INDEPENDENT AUDITOR'S REPORT



OPINION

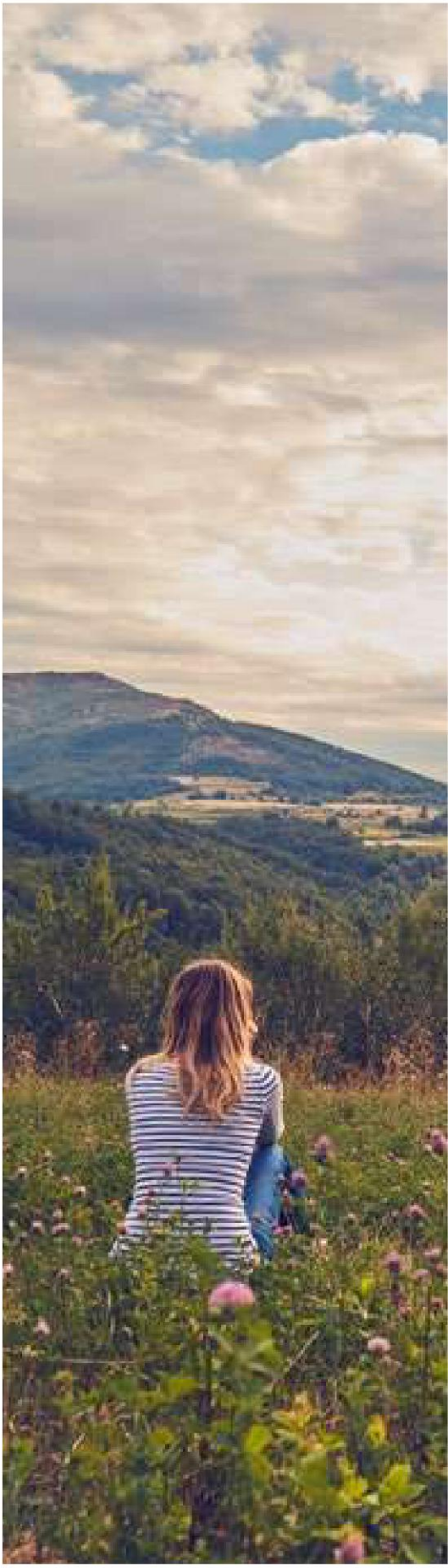
We have audited the financial statements of Jewish Women's Aid Limited (the 'charitable company') for the year ended 31 July 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 July 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the Annual Report other than the financial statements and our Auditor's Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- Sufficient accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiring of management around actual and potential litigation and claims;
- Reviewing board meeting minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

USE OF OUR REPORT

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BKL Audit LLP
Chartered Accountants
Statutory Auditor
London

Dated:

BKL Audit LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 JULY 2023

	Note	Restricted funds 2023	Unrestricted funds 2023	Total Funds 2023	Total Funds 2022
Income from:		£	£	£	£
Donations and legacies	3	**577,006**	**473,110**	**1,050,116**	878,873
Other trading activities	4	**-**	**280,962**	**280,962**	434,186
Investments		**-**	**10,734**	**10,734**	614
Total income		**577,006**	**764,806**	**1,341,812**	1,313,673
Expenditure on:					
Raising funds	5	**-**	**113,152**	**113,152**	101,802
Charitable activities	6	**539,320**	**716,494**	**1,255,814**	1,078,321
Total expenditure		**539,320**	**829,646**	**1,368,966**	1,180,123
Net movement in funds		**37,686**	**(64,840)**	**(27,154)**	133,550
Reconciliation of funds:					
Total funds brought forward		**93,442**	**1,467,425**	**1,560,867**	1,427,317
Net movement in funds		**37,686**	**(64,840)**	**(27,154)**	133,550
Total funds carried forward		**131,128**	**1,402,585**	**1,533,713**	1,560,867

All of the above results are derived from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised in the year.
The notes on pages 35 to 51 form part of these financial statements.

	Note	2023		2022	
		£	£	£	£
Fixed assets					
Tangible assets	10		18,172		21,116
Current assets					
Debtors	11	144,930		169,479	
Investments	12	376,793		403,256	
Cash at bank and in hand		1,096,627		1,012,975	
		1,618,350		1,585,710	
Creditors: amounts falling due within one year	13	(102,809)		(45,959)	
Net current assets			1,515,541		1,539,751
Total assets less current liabilities			1,533,713		1,560,867
Total net assets			1,533,713		1,560,867
Charity funds					
Restricted funds	14		131,128		93,442
Unrestricted funds	14		1,402,585		1,467,425
Total funds			1,533,713		1,560,867

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006. However, an audit is required in accordance with section 144 of the Charities Act 2011.

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

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Jo Rosenthal,
Treasurer _____ **Date** _____

The notes on pages 35 to 51 form part of these financial statements.

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 JULY 2023

	Note	2023	2022
		£	£
Cash flows from operating activities			
Net cash used in operating activities	17	**48,711**	99,138
Cash flows from investing activities			
Interest received		**10,734**	614
Purchase of tangible fixed assets		**(2,256)**	(5,500)
Net cash provided by/(used in) investing activities		**8,478**	(4,886)
Cash flows from financing activities			
Decrease in short-term investments		**26,463**	245
Net cash provided financing activities		**26,463**	245
Change in cash and cash equivalents in the year		**83,652**	94,497
Cash and cash equivalents at the beginning of the year		**1,012,975**	918,478
Cash and cash equivalents at the end of the year		**1,096,627**	1,012,975

The notes on pages 35 to 51 form part of these financial statements

1 GENERAL INFORMATION

Jewish Women's Aid Limited is a private company limited by guarantee incorporated in England and Wales, and a Registered Charity.

The principal activity of the company during the year is that of providing support to Jewish women and girls who are experiencing sexual and domestic violence, in a culturally sensitive way.

The registered office is 35 Ballards Lane, London, N3 1XW.

2 ACCOUNTING POLICIES

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102), and the Companies Act 2006. Jewish Women's Aid Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 General Information

The Charity is a charitable company limited by guarantee, incorporated on 17 February 1995. The members of the company are Trustees named on page 2. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company

2.3 Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Incoming resources

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

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.5 Resources expended

Expenditure is recognised on an accruals basis. Costs of raising funds are those costs incurred in attracting voluntary income and include staff salaries, printing & publicity, telephone etc. Charitable activities include costs associated with frontline community services, for instance: staff salaries, rent, telephone etc. Support costs include central functions and shared overhead costs and have been apportioned to activity cost categories on the basis consistent with the use of resources. Governance costs represent costs incurred by the Charity in respect of management of the Charity's assets, organisational administration and compliance with constitutional and statutory requirements. All apportionments are made on the basis of time spent on different activities by specific staff responsible for related tasks.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on a reducing balance basis.

Depreciation is provided on the following basis:
Fixtures and fittings - 25% per annum on reducing balance

2.7 Current asset investments

Investments are initially recognised at cost. Subsequent to initial recognition, current asset investments are revalued to fair value with the movements recognised in the Statement of Comprehensive Income. Where market value or fair value cannot be reliably determined, such investments are stated at historic cost less impairment.

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the

Statement of Financial Activities as a finance cost.

2.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.11 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

2.12 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.13 Accumulated funds

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.14 Donated gifts, services, facilities

Donated professional services and facilities are recognised as income when the Charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of the economic benefit from the use of the item by the Charity is probable and economic benefit can be measured reliably. In accordance with the Charities SORP(FRS 102) general volunteer time is not recognised so please refer to the Trustee's annual report for more information about their contribution.

3 INCOME FROM DONATIONS AND LEGACIES

	Restricted funds 2023	Unrestricted funds 2023	Total funds 2023	Total funds 2022
	£	£	**£**	£
Statutory income	190,012	-	**190,012**	144,319
Grants, gifts & donations	386,994	463,922	**850,916**	714,762
Membership donations	-	9,188	**9,188**	19,792
	577,006	473,110	**1,050,116**	878,873
Total 2022	389,332	489,541	**878,873**	

4 INCOME FROM OTHER TRADING ACTIVITIES

INCOME FROM FUNDRAISING EVENTS

	Unrestricted funds 2023	Total funds 2023	Total funds 2022
	£	**£**	£
Fundraising Events and Appeals	280,962	**280,962**	434,186
Total 2022	434,186	434,186	

5 EXPENDITURE ON RAISING FUNDS

FUNDRAISING EXPENSES

	Unrestricted funds 2023	**Total funds 2023**	Total funds 2022
	£	**£**	£
Staging fundraising events	33,549	**33,549**	40,734
Support costs	22,610	**22,610**	17,466
Contractors	56,993	**56,993**	-
Staff costs	-	**-**	43,602
Total 2023	113,152	**113,152**	101,802
Total 2022	101,802	**101,802**	

6 ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

SUMMARY BY FUND TYPE

	Restricted funds 2023	Unrestricted funds 2023	**Total 2023**	Total 2022
	£	£	**£**	£
Direct costs	513,778	464,903	**978,681**	844,009
Support costs	-	244,083	**244,083**	201,166
Grants to individuals	25,542	7,508	**33,050**	33,146
	539,320	716,494	**1,255,814**	1,078,321
Total 2022	477,264	601,057	1,078,321	

6 ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

	Supporting Jewish women and girls 2023	Grants to service users 2023	Support costs 2023	Total funds 2023	Total funds 2022
	£	£	£	£	£
Direct costs	978,681	-	-	**978,681**	844,009
Support costs	-	-	244,083	**244,083**	201,166
Grants to individuals	-	33,050	-	**33,050**	33,146
	978,681	33,050	244,083	**1,255,814**	1,078,321
Total 2022	844,009	33,146	201,166	1,078,321	

ANALYSIS OF DIRECT COSTS

	Total funds 2023	Total funds 2022
	£	£
Wages and salaries	**710,021**	630,206
Premises costs	**49,103**	40,920
Welfare costs	**5,525**	5,573
Other staff, volunteer and helpline costs	**58,890**	40,284
Advertising & marketing	**31,221**	25,346
Counselling, education and children's workers	**95,046**	101,680
Independent contractors	**28,875**	-
	978,681	844,009

6 ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

ANALYSIS OF SUPPORT COSTS

	Total funds 2023	Total funds 2022
	£	£
Staff costs	**59,857**	47,274
Premises costs	**108,184**	83,629
Independent contractors	**46,142**	50,156
Depreciation	**5,200**	7,217
Governance and legal costs	**24,700**	12,890
	244,083	201,166

7 AUDITOR'S REMUNERATION

	2023	2022
	£	£
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	**6,600**	6,000
Fees payable to the Charity's auditor in respect of:		
All non-audit services not included above	**1,650**	1,500

8 STAFF COSTS

	2023	2022
	£	£
Wages and salaries	**691,452**	655,224
Social security costs	**64,139**	53,977
Contribution to defined contribution pension schemes	**14,287**	11,881
	769,878	721,082

The average number of persons employed by the Charity during the year was as follows:

	2023	2022
	No.	No.
Average number of employees	**26**	25

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2023	2022
	No.	No.
In the band £60,001 - £70,000	1	-
In the band £70,001 - £80,000	-	1

The key management personnel of the Charity comprise the senior management team as detailed in the trustees' report. The total amount of employee remuneration benefits received by the senior management team was £181,256 (2022: £229,311).

9 TRUSTEE REMUNERATION AND EXPENSES

During the year no trustee received any remuneration or other benefits (2022 - £NIL-).
During the year no trustee expenses have been incurred (2022 - £NIL).

10 TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
Cost or valuation	
At 1 August 2022	**51,169**
Additions	**2,256**
At 31 July 2023	**53,425**
Depreciation	
At 1 August 2022	**30,053**
Charge for the year	**5,200**
At 31 July 2023	**35,253**
Net book value	
At 31 July 2023	**18,172**
At 31 July 2022	21,116

11 DEBTORS

	2023	2022
	£	£
Due within one year		
Other debtors	**16,805**	12,250
Other debtors	**41**	-
Prepayments and accrued income	**128,084**	157,229
	144,930	169,479

12 CURRENT ASSET INVESTMENTS

	2023	2022
	£	£
Cash on deposit over 3 months	**376,793**	403,256

13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	**29,585**	18,442
Other taxation and social security	**15,713**	17,164
Pensions payable	**-**	2,842
Accruals and deferred income	**57,511**	7,511
	102,809	45,959

14 STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	As restated balance at 1 August 2022	Income	Expenditure	Balance at 31 July 2023
	£	£	£	£
Unrestricted funds				
Designated funds				
Leadership and management restructuring	56,190	-	(56,190)	-
Outreach and prevention expansion including sexual harassment service	70,367	-	(70,367)	-
	126,557	-	(126,557)	-
General funds				
General funds - all funds	1,340,868	764,806	(703,089)	1,402,585
Total Unrestricted funds	1,467,425	764,806	(829,646)	1,402,585
Restricted funds				
Outreach and Prevention	-	81,766	(55,887)	25,879
Welfare grants	8,525	21,459	(25,542)	4,442
Counselling service	49,579	100,000	(96,202)	53,377
Children's worker	213	31,139	(31,352)	-
Education	6,330	-	(1,000)	5,330
Volunteering, Communication and Training	7,472	-	(7,472)	-
Sexual Harassment Project	(1,040)	28,000	(26,960)	-
Client services	22,363	314,642	(294,905)	42,100
	93,442	577,006	(539,320)	131,128
Total of funds	1,560,867	1,341,812	(1,368,966)	1,533,713

14 STATEMENT OF FUNDS (CONTINUED)

DESIGNATED FUNDS

Over the past years, demand for JWA's services has increased consistently which resulted in expansion of our services and increased our staff numbers. In order to manage our services efficiently, in 2021 the Board committed and therefore designated reserves in order to implement:

- The restructure of the leadership and management team;
- Expansion of our outreach and prevention services including the implementation of year two of our sexual harassment service.

Reserves designated in 2022 of £126,557 were spent in the financial year to 31 July 2023.

RESTRICTED FUNDS

The restricted funds above will be utilised in the next financial year unless otherwise stated below:

- Welfare – these funds relate to requests for assistance in specific cases of hardship and will be spent as the cases arise.
- Counselling service – these funds were granted by The Doris Pacey Foundation for the provision of the counselling service and will be spent in the next financial year.
- Sexual harassment project – this funding was to complete our sexual harassment programme and is now ended.
- Client services - the funds received include statutory income and funding specifically for the domestic violence service. The funds will be spent in the next financial year.
- Outreach and Prevention - these funds were granted for the work done in raising awareness of domestic abuse, healthy relationships and consent. They will be spent in the next financial year.

14 STATEMENT OF FUNDS (CONTINUED)

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 August 2021	Income	Expenditure	Transfers in/out	As restated Balance at 31 July 2022
	£	£	£	£	£
Unrestricted funds					
Designated funds					
Leadership and management restructuring	125,000	-	(68,810)	-	56,190
Outreach and prevention expansion including sexual harassment service	115,000	-	(44,633)	-	70,367
	240,000	-	(113,443)	-	126,557
General funds					
General Funds - all funds	1,005,943	924,341	(589,416)	-	1,340,868
Total Unrestricted funds	1,245,943	924,341	(702,859)	-	1,467,425
Welfare grants	7,502	6,985	(5,962)	-	8,525
Counselling service	54,971	80,000	(85,392)	-	49,579
Domestic Abuse Support	43,422	-	-	(43,422)	-
Children's worker	3,570	34,252	(37,609)	-	213
Children's service	10,528	-	(10,528)	-	-
Education	17,330	3,000	(14,000)	-	6,330
Volunteering, Communication and Training	16,644	-	(9,172)	-	7,472
Sexual Harassment Project	8,144	20,000	(29,184)	-	(1,040)
Sexual Violence Service	19,263	4,000	(23,263)	-	-
Client services	-	241,095	(262,154)	43,422	22,363
	181,374	389,332	(477,264)	-	93,442
Total of funds	1,427,317	1,313,673	(1,180,123)	-	1,560,867

A prior year adjustment has been made to restricted funds, as expenditure of £21,040 relating to the Sexual Harassment Project was previously classified under Client Services. The impact on the financial statements is to reclassify these funds from Clients Services to the Sexual Harassment Project for the year ended 31 July 2022. The trustees believe this is a more accurate reflection of the nature of the expenditure.

15 SUMMARY OF FUNDS

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 August 2022	Income	Expenditure	**Balance at 31 July 2023**
	£	£	£	**£**
Designated funds	126,557	-	(126,557)	**-**
General funds	1,340,868	764,806	(703,089)	**1,402,585**
Restricted funds	93,442	577,006	(539,320)	**131,128**
	1,560,867	1,341,812	(1,368,966)	**1,533,713**

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 August 2021	Income	Expenditure	Balance at 31 July 2022
	£	£	£	£
Designated funds	240,000	-	(113,443)	126,557
General funds	1,005,943	924,341	(589,416)	1,340,868
Restricted funds	181,374	389,332	(477,264)	93,442
	1,427,317	1,313,673	(1,180,123)	1,560,867

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted Funds 2023	Unrestricted Funds 2023	Total funds 2023
	£	£	£
Tangible fixed assets	-	18,172	**18,172**
Current assets	131,128	1,487,222	**1,618,350**
Creditors due within one year	-	(102,809)	**(102,809)**
Total	**131,128**	**1,402,585**	**1,533,713**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Restricted Funds 2022	Unrestricted Funds 2022	Total funds 2022
	£	£	£
Tangible fixed assets	-	21,116	21,116
Current assets	93,442	1,492,268	1,585,710
Creditors due within one year	-	(45,959)	(45,959)
Total	93,442	1,467,425	1,560,867

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

	2023	2022
	£	£
Net (deficit)/income for the year (as per Statement of Financial Activities)	**(27,154)**	133,550
Adjustments for:		
Depreciation charges	**5,200**	5,522
Interest	**(10,734)**	(614)
Profit on the sale of fixed assets	**-**	(490)
Decrease/(increase) in debtors	**24,549**	(41,348)
Increase in creditors	**56,850**	2,518
Net cash provided by operating activities	**48,711**	99,138

18 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2023	2022
	£	£
Cash in hand	**1,096,627**	1,012,975
Total cash and cash equivalents	**1,096,627**	1,012,975

19 ANALYSIS OF CHANGES IN NET DEBT

	At 1 August 2022	Cash flows	At 31 July 2023
		£	£
Cash at bank and in hand	**1,012,975**	**83,652**	**1,096,627**
Liquid investments	**403,256**	**(26,463)**	**376,793**
	1,416,231	**57,189**	**1,473,420**

20 PENSION COMMITMENTS

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions paid by the company to the fund and amounted to £14,287 (2022: £11,881). No contributions were payable to the fund at the balance sheet date (2022: £2,842).

21 OPERATING LEASE COMMITMENTS

At 31 July 2023 the Charity had commitments to make future minimum lease payments under non- cancellable operating leases as follows:

	2023	2022
	£	£
Within 1 year	**58,225**	57,528
Within 2-5 years	**133,917**	126,175
	192,142	183,703

22 RELATED PARTY TRANSACTIONS

During the year, the Charity received £12,423 in personal donations from trustees and related parties (2022: £17,480).

Company Registration No. 3024499 (England and Wales)
Charity Registration No. 1047045

JEWISH WOMENS AID LIMITED

England & Wales - Charity number 1047045

Accounts

JEWISH WOMEN'S AID

A Company Limited by Guarantee

REPORT AND FINANCIAL STATEMENTS

Year Ended 31st July 2022

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

Caroline Ratner – Chair
Jo Rosenthal – Treasurer
Gabrielle Adlestone
Joanna Benarroch
Kate Daniels
Judith Flacks
Tamara Moss
Laura Rosefield
Anna Turner – appointed 26 January 2023
Aliza Weinstein
Debby Amias – appointed 20 April 2023
Catherine Becker – appointed 20 April 2023
Rachel Jaysan – appointed 20 April 2023
Madeleine Abramson – resigned 26 January 2023
Rebecca Simon – resigned 7 July 2022

CHIEF EXECUTIVE

Naomi Dickson - resigned 28 December 2022

Charity number
1047045

Company number
3024499

Principal address
PO Box 65550, London, N3 9EG

Registered office
35 Ballards Lane, London, N3 1XW

Independent auditors
BKL Audit LLP
35 Ballards Lane, London, N3 1XW

Bankers
CAF Bank Limited, Kings Hill
West Malling, Kent, ME19 4T

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HIGHLIGHTS OF THE YEAR

Jewish Women's Aid continued to provide core services throughout the Covid-19 pandemic and re-introduced face-to-face meetings with clients as the pandemic eased.

We provided

2,228

counselling sessions to women and supported over **676** women and girls through our advocacy and therapeutic support teams.

We delivered

414 1-2-1 sessions to **35** children who had been exposed to domestic abuse.

We received

376

calls/messages via the free domestic abuse helpline and webchat services.

We reached over

3,111

young people with **125** healthy relationships and consent education sessions and delivered **27** talks and training sessions to **899** adults across the community.

Jewish Women's Aid is run by a professional staff team of **25** and **150** dedicated volunteers.

TRUSTEES' REPORT

The Trustees present their annual report together with the audited financial statements of the Charity for the year ended 31 July 2022.

The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (strategic Report and Directors' Report) Regulations 2013 has been omitted.

OUR OBJECTIVES AND ACTIVITIES

The purpose of Jewish Women's Aid (JWA) is the support and empowerment of Jewish women and girls who are experiencing sexual and domestic violence, in a culturally sensitive way.

The Trustees review the aims, objectives and activities of JWA regularly. This report looks at what JWA has achieved and the outcomes of its work in the reporting period. The Trustees report the success of each key activity against measurable targets. All the work is undertaken against a background of strongly held values.

VISION AND MISSION

JWA's vision is of a world where women and girls live their lives free from all forms of VAWG (violence against women and girls).

Jewish Women's Aid's aims are:

- Primarily to support and empower Jewish women and girls who are experiencing domestic abuse and sexual violence in their intimate relationships.
- To prevent violence against women and girls in the Jewish community by increasing awareness, education and understanding.
- To provide client-centered support for women and children, by women.

CHARITY GOVERNANCE CODE

The Trustees have regard for the Charity Governance Code. The Board has reviewed each of the seven principles of effective governance and assessed the charity against recommended practice. These principles will continue to be considered by the Trustees to maintain high standards of governance.

PUBLIC BENEFIT STATEMENT

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the Trustees consider how the planned activities will contribute to the aims and objectives that have been set.

KEY PERFORMANCE INDICATORS

Client Services - numerical targets are assessed regarding the number of women entering the service and receiving support as well as client feedback.

Outreach and Prevention – metrics include the number of institutions and the number of attendees reached together with feedback from the participants.

Business Services - social media interactions and features in both online and offline media; fundraising, number of supporters, nurturing donors and obtaining multi-year commitments.

SERVICES

2021-22 saw the country emerging slowly from the COVID 19 pandemic and we adapted our services accordingly. Jewish Women's Aid provides:

- Freephone domestic and sexual violence helplines and webchat via our website, to enable women to contact us confidentially in a way that best suits them.
- An IDVA (independent domestic violence advocate) service which enables women to plan for their long-term safety and give them access to advice on welfare, legal and housing issues.
- A specialist therapeutic service for children and young adults.
- A flexible counselling service for women with a choice of how they would like to access this service, either face-to-face in our London or Manchester offices or via telephone or video link, reaching women across the UK.
- Training and Educational programmes in schools, universities and youth settings, aimed at promoting a culture of consent and teaching about healthy relationships.
- Training and educational programmes in synagogues and other community settings to promote understanding of domestic and sexual abuse, including events such as JWA Shabbat.
- Training for professionals reaching Jewish women, giving them the tools to support women in our community affected by domestic abuse and sexual violence.

We work closely with other domestic abuse agencies across the sector and model best practice. We meet the Women's Aid Quality Standards and work with other organisations across and beyond the Jewish community.

We are proud that our services are provided by a skilled professional team which has sector qualifications, models best practice in its field and participates in ongoing training. This team is supported by a dedicated and well-run team of volunteers.

ACHIEVEMENTS & ACTIVITIES

Jewish Women's Aid continues its core work of supporting Jewish women and girls and their children, with a holistic and high-quality domestic abuse and sexual violence support service. Outreach and prevention activities are undertaken with the objective of preventing violence against women and girls through increased awareness and understanding across the community.

In May 2022, a restructuring of senior management was implemented with directors of Client Services, Outreach and Prevention & Business Services all reporting to the CEO. Each director line-manages several staff within their department. The directors conduct regular supervision and appraisals for all staff members and maintain staff support and professional development at the heart of their work.

CLIENT SERVICES

Our **free Helpline and Webchat services** continues to be the first point of contact for many of our service users and is staffed by over 40 volunteers who are supported and trained regularly by JWA's volunteer manager. In the year to July 2022 the helplines received 376 calls and chats, equivalent to nearly two contacts every day that the services are open (Monday to Thursday). These avenues of support are a core feature of what we offer Jewish women and girls: a confidential space to tell us what is happening to them and be heard.

Our team of 16 **qualified counsellors** provided counselling sessions to Jewish women across the UK either in-person, by telephone or video and supported 127 women over the year. All our counsellors are given regular training and supervision and comply with good practice guidelines.

Over the year, our **advocacy and therapeutic** support teams helped 676 women and girls. This service receives funding from various statutory sources including MOPAC (Mayor's Office for Policing and Crime), Ministry of Justice and London Councils.

Our professional staff team continues to offer a wide range of services to each woman who reaches out to us, including counselling, children's therapy, safety planning, risk reduction, emotional support, legal options, benefits and advice.

As the cost-of-living crisis unfolds, we are fully committed to meet the inevitable increased need from our community, with support from our generous donors.

We worked with 25 women and girls through our **sexual violence service** where they received specialist counselling and advocacy, helping them work through trauma and navigate their options for criminal justice should they choose this route.

Our **support for young women** continued and is funded by MOPAC (Mayor's Office for Policing and Crime). We supported 51 women and girls aged 14-30, many of whom were helped by our specialist Young Women's Advocate and counsellor. This is an area of growth for JWA, enabling us to tailor support to younger women and girls who need help for a variety of issues such as sexual violence, stalking and intimate image abuse.

Our **specialist children's service** saw our three children's therapists deliver 414 one-to-one sessions to 35 children. The children in this service have experienced significant trauma through their exposure to domestic abuse in the home, and these weekly sessions are crucial in their recovery process.

Our McKenzie Friend programme continues to lend **legal support** and this year meant that 13 women were accompanied in the family court for moral and practical support – this is essential given the traumatic experience that court can be for a woman who has experienced domestic abuse.

The Director of Client Services attends the practice meetings for Ascent, Ascent Advice PLUS and CouRAGEous, the quarterly Barnet review meetings, Barnet MARAC (Multi-agency Risk Assessment Conference) Steering Group as well as representing JWA at Imkaan and LVAWGC (London Violence Against Women and Girls Consortium) meetings.

The staff attend a broad range of meetings across the breadth of the community and sector to drive referrals. Our ISVA has given presentations to the police and to domestic abuse services. Our Senior IDVA (Independent Domestic Violence Advisor) trained the rabbinic team at the Federation of Synagogues on recognising and understanding domestic abuse and how to refer to our service as well as presenting to the United Synagogue's Marriage Enhancement Programme.

JWA's Designated Safeguarding & Child Protection Officer and Deputy ensure that reporting continues to work well and highlights safeguarding concerns as soon as they arise, enabling early interventions.

Our ISVA team supports an increasing number of women. The service has supported 12 cases, some of whom are going through the criminal justice system. The ISVA attends the quarterly ISVA Forum hosted by the Metropolitan Police. This service has received funding from Comic Relief.

OUTREACH & PREVENTION SERVICES

Since the creation of the Outreach & Prevention Directorate in May, work has commenced to bring the various outreach activities across the organisation into alignment and to develop a cohesive strategy with clear objectives and KPIs. We have continued to generate a more open discussion about abuse in our community, shift attitudes about a taboo subject and build a culture that is supportive of and safe for women.

The team launched our refreshed curriculum and continued providing prevention education across youth settings in the Jewish community to promote healthy relationships and help build a culture of consent. We delivered 125 age-appropriate workshops and assemblies to 3,111 young people in 14 schools in London and Manchester. The main topics featured are healthy relationships, identifying red flags in relationships, power dynamics, consent, social and cultural influences, signs of abuse, empathy, communication skills, bystander skills, peer pressure, expectations of relationships, gender stereotypes, image based sexual abuse (IBSA), sexual violence, including sexual harassment and rape culture.

The Schools Manager developed new outline sessions aimed at teachers, parents and student ambassadors, as part of **a Whole School Approach** for prevention, which will engage multiple stakeholder groups within schools.

Over the academic year, we have provided training to 404 youth leaders/professionals in 25 sessions covering similar topics to those in schools but with a focus on how to create safer settings as leaders. A particular highlight was training 143 youth leaders to prepare them for residential events involving several thousand young Jewish people over the summer. A further 7 educational engagements reached 164 university students and other young people.

In the wider community, we delivered 27 talks and training sessions to 899 attendees in a wide range of settings, including synagogues, religious courts and with Jewish organisations with reach into the community. JWA was also represented at multiple stakeholder events such as sector and community events, panels and workshops.

To align with our annual cross-communal awareness-raising Shabbat in November 2021, we created a **Community Toolkit** with a wide range of educational resources, freely available on our website. The toolkit was visited 1,400 times in the campaign period and dozens of communities took part in the event, along with a surge of engagement on our social media channels.

We redesigned our awareness poster which tells women about the services we offer and provides our contact details for confidential support. In January and February, 4,000 posters were printed and mailed out to over 800 community venues across the UK, including over 200 synagogues, as well as schools and nurseries, ritual baths, dentists, GPs and hospitals, kosher shops and restaurants and Jewish organisations. We worked with colleagues in Manchester, as well as community leaders in Leeds, to ensure coverage outside London.

In June, JWA had a stall at the Maccabi Fun Run to raise awareness of our services and distribute leaflets about domestic abuse.

The JWA **workplace sexual harassment prevention programme** has provided training to Mitzvah Day, Tzedek, CST, Kisharon and Langdon, to support them in preventing and responding to sexual harassment in the workplace. The programme comprises a staff survey, training with senior leaders and support with developing policies and procedures and receives funding from the Jewish Leadership Council.

BUSINESS SERVICES

The Business Services Director reviewed all processes and made a number of improvements to our systems and processes across finance, fundraising and HR.

Our **fundraising team** continued to develop new streams of income including reaching out to new potential trusts and grant givers as well as developing relationships with individual existing donors with the aim of achieving more multi-year commitments.

A successful match funding campaign took place in March 2022 with the platform Charity Extra. The campaign raised £725,000.

Several of our supporters raised money for JWA through challenge events and by asking friends and family to donate in celebration of a birthday or anniversary.

JWA was featured in online and offline media pieces and had 41 articles featured in all the main Jewish newspapers covering all aspects of our work.

A social media strategy has been put in place so that the JWA reach is growing over a variety of platforms and by building relationships with organisations and individuals to raise our profile.

Over the course of the year our social media interactions have grown across all platforms. We have gained followers, some of whom have public profiles and sharing of our posts has increased.

Newsletters are sent regularly to all stakeholders informing them and updating of JWA news.

Our CEO has promoted a culture of continuous professional development among staff members, who are encouraged to learn through training and teaching during the year.

CEO

Our previous Chief Executive Naomi Dickson continued to play an active role in consulting directly with the Home Office and a cross-party group of peers about the issue of Jewish divorce in relation to the Domestic Abuse Act 2021. Naomi worked as part of the Faith and VAWG Coalition to advise the government on a definition of faith-based abuse, which is included in the Statutory Guidance to the Act.

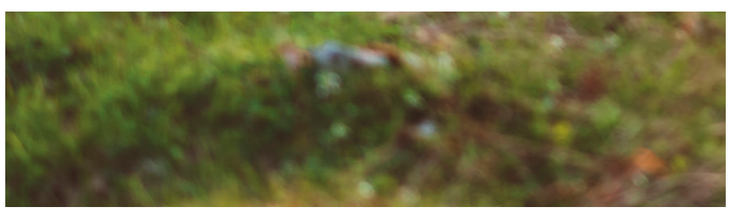
Naomi continued to benchmark and stay updated across the sector via Women's Aid, advising on Women's Aid Quality Assessment Panels, sector calls and the London VAWG network and raised the profile of the organisation significantly across multiple platforms.

After eight years as CEO Naomi Dickson left JWA in December 2022. During her tenure JWA's profile within and beyond the community vastly improved and there has been a shift in attitudes towards domestic abuse. This was largely due to Naomi's consistent outreach, publicity, efforts and involvement in the sector and contribution to legislative changes. JWA is well respected across domestic violence sector organisations, within the charity sector and in the political sphere. Naomi has used this platform to achieve systemic change. The Trustees and staff of JWA would like to thank Naomi for everything she has done for the organisation and wish her well for the future.

A recent landmark development was the inclusion of faith-based abuse as part of the definition of domestic abuse in the Statutory Guidance to the Domestic Abuse Act 2021. For the women we support, this means that faith-based abuse and coercion, including Gett refusal, are acknowledged in court and can be treated as part of criminal proceedings – a game changer for many, not only in the legal process but as a deterrent to would-be abusers.

Our community is now more accepting that domestic abuse happens within the Jewish community. We have expanded our sources of funding allowing for growth, vision and ambition.

JWA is proud to work in collaboration with other organisations to ensure the best outcome for women. JWA is a member of representative bodies including the Board of Deputies of British Jews, the Jewish Leadership Council, Women's Aid Federation of England and IMKAAN (a second-tier organisation supporting specialist domestic abuse service providers), all of which enrich and ensure better understanding of our work.



FINANCIAL REVIEW

The financial results for the year ended 31 July 2022 are set out in the Statement of Financial Activities, Balance Sheet, Cash Flow and notes on pages 32-51. During the year JWA's income was £1,313,673 compared with £1,117,726 last year. Total resources expended were £1,180,123 compared with £955,306 last year, leading to a surplus of £133,550. Our main source of income is from gifts and donations. Less than 11% of income is from statutory grants. Expenditure for the year has increased reflecting additional costs in expansion of our frontline services.

RESERVES POLICY

JWA's reserves policy is focused on maintaining a balance between holding sufficient reserves to safeguard its financial commitments and continuing to provide services in line with the Charity's objectives in the event of unforeseen financial problems, for a period of time to allow those issues to be resolved. Reserves are required to provide ongoing services and to finance future plans in line with the aims and strategic vision of JWA. There is a requirement for prudent management of financial commitments and an allowance for future contingencies in the event of unforeseen financial circumstances, such as reduced income streams or increased demand for services. A relatively small percentage of JWA income is from statutory agencies. Therefore, JWA relies heavily on voluntary donations and must ensure that reserves are maintained at a level that, in the event of a significant drop in funding, it will be able to continue its activities until additional funds may be raised. On an annual basis, the Board agrees detailed budgets. Performance against these budgets and forecasts is closely monitored by the Board. The Board maintains oversight of the reserves policy.

The JWA policy is that unrestricted funds not committed or invested in tangible fixed assets should equate to approximately nine months of costs. The calculation is based on the 2022-2023 budget figures. The calculation at 31 July 2022 gives a target reserves level of £1.2m.

Reserves at 31 July 2022

Designated reserves were £126,557 (2021: £240,000), representing amounts allocated for the continuation of the Sexual Harassment Project; the leadership and management restructuring of JWA and expansion of the outreach and prevention services. The funds should be fully utilised in the next year.

Unrestricted reserves, which are not designated, were £1,340,868 (2021: £1,005,943). This is broadly in line with the target level of reserves.

Based on the above policy and the current growth of the charity, it is considered that the current level of reserves is appropriate.

"I felt that the service was about looking for solutions. I felt very comforted by all that was offered. I felt safe. I have a sense of value. As a mother it is very important. It was fabulous to talk about what I needed."

SEXUAL ABUSE CLIENT

RISK MANAGEMENT & PRINCIPAL RISKS

The Trustees have responsibility for setting up and reviewing the risk management system at JWA. A risk register is maintained which is used to monitor the key risks and is reviewed by the Trustees at Board meetings.

Financial

JWA operates in a challenging and demanding area where there are very few certainties over funding and limited local authority or other governmental funding. Therefore, each year fundraising and events are required to raise the necessary funds to run the charity. Management time is allocated to managing donor relationships and striving to obtain multi-year funding commitments. To mitigate these risks, JWA operates strict financial controls and continually monitors its financial position, including regular forecasting. The annual budgets, reforecasts and management accounts are regularly reviewed. JWA also has a risk assessment policy to identify, evaluate and prioritise risks to the organisation.

Some of the key controls used by the charity to mitigate these risks are:

- Formal agendas and minutes for Board of Trustees and all other committee meetings.
- Detailed terms of reference for all committees.
- Annual budget and regular management accounts.
- Formal written policies including authority limits and a Finance Procedures Handbook.
- An Executive sub-committee for operational risk management.
- An annual business plan, quarterly Key Performance Indicators and a three-year strategic plan.

Operational

The nature of our services where we support women and children suffering from domestic violence increases our operational risks. These are managed through the implementation of suitable policies, procedures and processes including case management, continual staff training, supervision and reporting structures. Through these procedures, the Board of Trustees is satisfied that major risks have been identified and procedures implemented so that key risks are adequately minimised.

Safeguarding is essential to our client facing services. All volunteers and staff receive safeguarding training as part of their induction and then updates are provided. Training on all aspects of compliance, including data protection, is provided to all staff and volunteers.

IT systems, data and cyber security risks are mitigated through the employment of professional IT support and secure cloud based servers. JWA staff are trained on IT risks, security and induction training is provided to all new staff members.

ORGANISATIONAL STRUCTURE

JWA is run by a Board of Trustees whose principal responsibility is overseeing the long-term strategy, planning and significant operational decisions of the organisation, and the governance thereof. Trustees meet on average every three months for progress and planning meetings, and annually for strategic review meetings.

All new Trustees are subject to a recruitment induction process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Jewish Women's Aid's strategic and operational requirements. A list of current Trustees who are also directors for the purposes of Company law, who served during the year is as follows:

Caroline Ratner - Chair
Jo Rosenthal - Treasurer
Gabrielle Adlestone
Joanna Benarroch
Kate Daniels
Judith Flacks
Tamara Moss
Laura Rosefield
Aliza Weinstein
Madeleine Abramson – resigned 26 January 2023
Rebecca Simon – resigned 7 July 2022

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

"I felt that I deserved the abuse. After I spoke to my counsellor who was so understanding, she helped me to understand that what I was going through was abuse. She explained it was part of the cycle of abuse. This helped me to understand that it was him with the problem and not me."

DOMESTIC ABUSE CLIENT

STAFF AND VOLUNTEERS

Employees

The Trustees recognise the huge contribution by salaried staff and extend their thanks to these staff for their ongoing energy and commitment.

Senior Management Team

As of May 2022, a revised staffing structure was implemented with the directors as follows, reporting to the CEO:

- Director of Client Services
- Director of Outreach and Prevention
- Director of Business Services

The CEO and directors form the senior management team.

Staff within these departments are line managed by the relevant director or by a manager within the department.

Pay policy for key management personnel

The salary structure is benchmarked against similar roles in the VAWG sector and/or in the charity sector as appropriate.

Volunteers

The Trustees are extremely grateful for time donated by 150 active volunteers to JWA. It would not have been possible to achieve what has been achieved without their help and support. We aim to ensure that all people with whom we work are valued for their contributions. All potential volunteers are recruited on the basis of their skills and experience and according to the requirements of the role.

PLANS FOR 2022-23

Our plans for 2022-23 include:

- The creation and implementation of a strategy for JWA over the next five years, enabling development, consolidation and growth across our frontline and outreach services.
- Investing time in the new leadership structure to ensure directors are well supported.
- Reapplying for the Women's Aid Quality Standards. We received this over 5 years ago and will be submitting new evidence to maintain this Quality Mark.
- Developing a Whole School Approach for prevention education which will engage multiple stakeholder groups within schools.
- Developing our fundraising functions so that we encourage younger supporters to connect with JWA as well as developing relationships with existing donors to ensure further engagement to raise the profile of JWA and to implement more multi-year income streams.

RELATED PARTIES

Related parties are presented in Note 24 to the accounts.

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

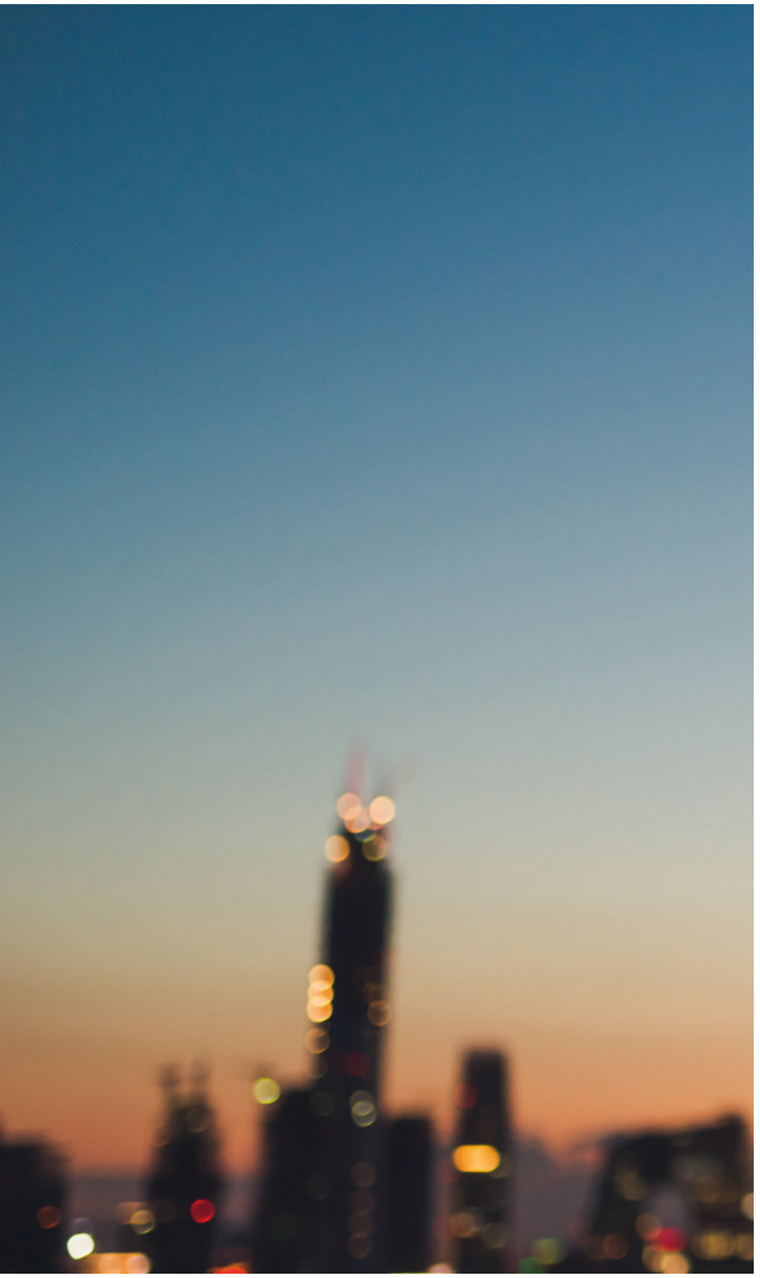
The Trustees (who are also the directors of the Charity for the purpose of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the organisation and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles of the Charities SORP (FRS 102);
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- So far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- That Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

AUDITORS

BKL Audit LLP will be deemed to have been reappointed as auditors 28 days after these financial statements were sent to members or 28 days after the latest date prescribed for filing the accounts with the registrar, whichever is earlier.

On behalf of the Board of Trustees

Caroline Ratner - Chair

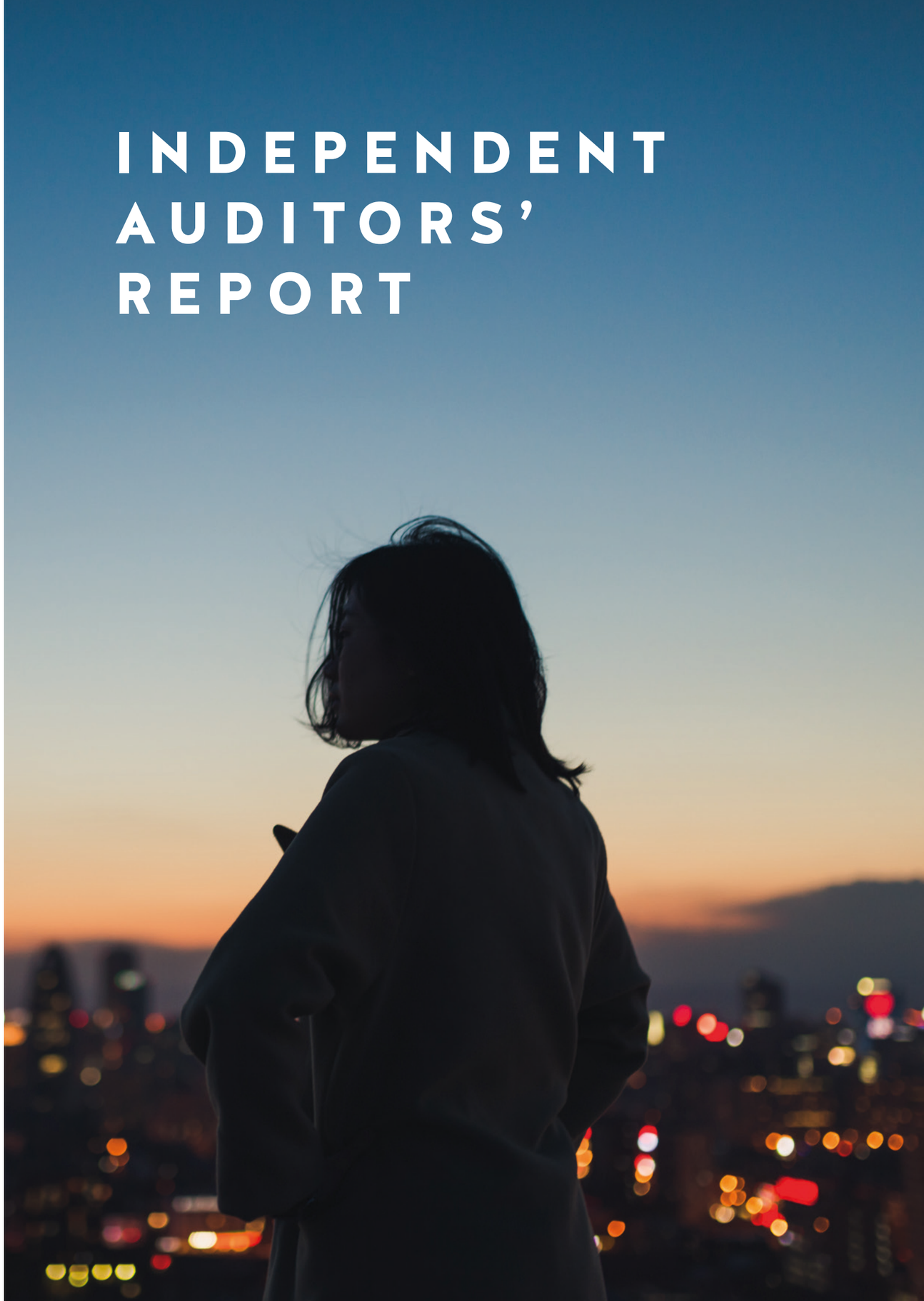
Caroline Ratner

Jo Rosenthal - Treasurer

JHRosenthal

Dated: 18/05/2023

INDEPENDENT AUDITORS' REPORT



OPINION

We have audited the financial statements of Jewish Women's Aid Limited (the 'charitable company') for the year ended 31 July 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 July 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

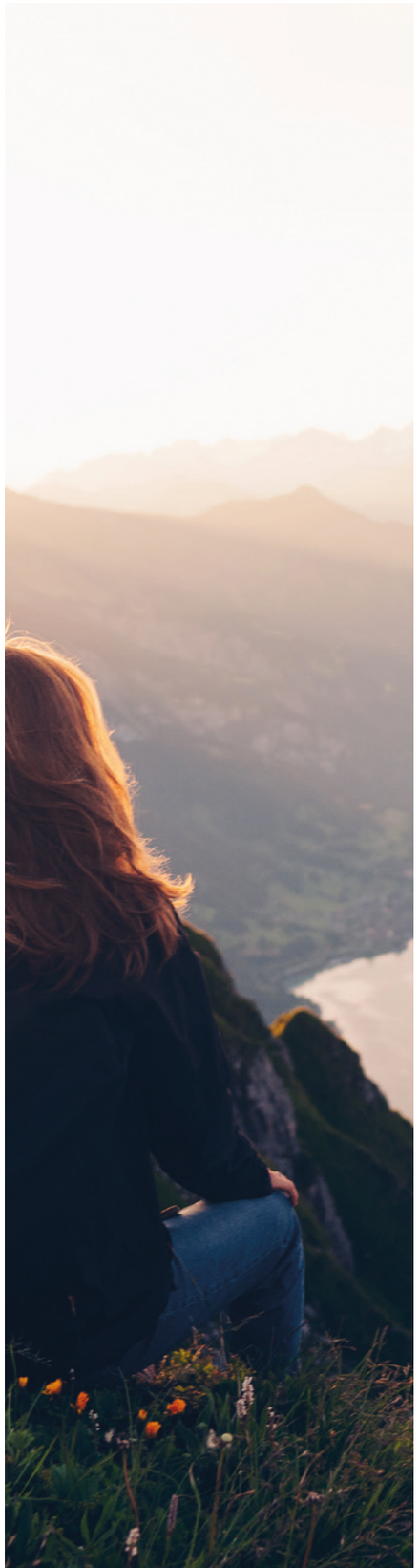
We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- Sufficient accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.



AUDITORS' RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiring of management around actual and potential litigation and claims;
- Reviewing board meeting minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: **www.frc.org.uk/auditorsresponsibilities**. This description forms part of our Auditors' Report.

USE OF OUR REPORT

This report is made solely to the charitable company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's Trustees 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BKL Audit LLP
Chartered Accountants
Statutory Auditor
London

BKL Audit LLP

Dated: 18/05/2023

BKL Audit LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

“My counsellor has been so kind and positive to talk to and she has really been there for me. I can’t thank her enough. It was so nice to talk to someone. I was in a really bad place. I felt heard. I felt validated. She didn’t judge me and she gave me the options.”

DOMESTIC ABUSE CLIENT

FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 JULY 2022

	Note	Restricted funds 2022	Unrestricted funds 2022	Total Funds 2022	As restated Total Funds 2021
Income from:		£	£	£	£
Donations and legacies	3	**389,332**	**489,541**	**878,873**	864,490
Other trading activities	4	**-**	**434,186**	**434,186**	252,599
Investments		**-**	**614**	**614**	637
Total income		**389,332**	**924,341**	**1,313,673**	1,117,726
Expenditure on:					
Raising funds	5	**-**	**101,802**	**101,802**	71,955
Charitable activities	6	**477,264**	**601,057**	**1,078,321**	883,351
Total expenditure		**477,264**	**702,859**	**1,180,123**	955,306
Net movement in funds		**(87,932)**	**221,482**	**133,550**	162,420
Reconciliation of funds:					
Total funds brought forward		**181,374**	**1,245,943**	**1,427,317**	1,264,897
Net movement in funds		**(87,932)**	**221,482**	**133,550**	162,420
Total funds carried forward		**93,442**	**1,467,425**	**1,560,867**	1,427,317

All of the above results are derived from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised in the year.
The notes on pages 35 to 51 form part of these financial statements.

BALANCE SHEET AS AT 31 JULY 2022

	Note	2022		As restated 2021	
		£	£	£	£
Fixed assets					
Tangible assets	11		**21,116**		21,138
Current assets					
Debtors	12	**169,479**		128,131	
Investments	13	**403,256**		403,011	
Cash at bank and in hand		**1,012,975**		918,478	
		1,585,710		1,449,620	
Creditors: amounts falling due within one year	14	**(45,959)**		(43,441)	
Net current assets			**1,539,751**		1,406,179
Total assets less current liabilities			**1,560,867**		1,427,317
Total net assets			**1,560,867**		1,427,317
Charity funds					
Restricted funds	16		**93,442**		181,374
Unrestricted funds	16		**1,467,425**		1,245,943
Total funds			**1,560,867**		1,427,317

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006. However, an audit is required in accordance with section 144 of the Charities Act 2011.

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

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime. The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Jo Rosenthal - Treasurer **Date:** 18/05/2023

JHRosenthal

The notes on pages 35 to 51 form part of these financial statements.

	Note	2022	As restated 2021
		£	£
Cash flows from operating activities			
Net cash used in operating activities	19	**99,138**	152,163
Cash flows from investing activities			
Interest received		**614**	637
Purchase of tangible fixed assets		**(5,500)**	(6,634)
Net cash used in investing activities		**(4,886)**	(5,997)
Cash flows from financing activities			
Increase in short-term investments		**245**	(586)
Net cash provided by/(used in) financing activities		**245**	(586)
Change in cash and cash equivalents in the year		**94,497**	145,580
Cash and cash equivalents at the beginning of the year		**918,478**	772,898
Cash and cash equivalents at the end of the year		**1,012,975**	918,478

The notes on pages 35 to 51 form part of these financial statements

1 GENERAL INFORMATION

Jewish Women's Aid Limited is a private company limited by guarantee incorporated in England and Wales, and a Registered Charity.

The principal activity of the company during the year is that of providing support to Jewish women and girls who are experiencing sexual and domestic violence, in a culturally sensitive way.

The registered office is 35 Ballards Lane, London, N3 1XW.

2 ACCOUNTING POLICIES

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102), and the Companies Act 2006. Jewish Women's Aid Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 General Information

The Charity is a charitable company limited by guarantee, incorporated on 17 February 1995. The members of the company are Trustees named on page 2. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company.

2.3 Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2.4 Incoming resources

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

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.5 Resources expended

Expenditure is recognised on an accruals basis. Costs of raising funds are those costs incurred in attracting voluntary income and include staff salaries, printing & publicity, telephone etc. Charitable activities include costs associated with frontline community services, for instance: staff salaries, rent, telephone etc. Support costs include central functions and shared overhead costs and have been apportioned to activity cost categories on the basis consistent with the use of resources. Governance costs represent costs incurred by the Charity in respect of management of the Charity's assets, organisational administration and compliance with constitutional and statutory requirements. All apportionments are made on the basis of time spent on different activities by specific staff responsible for related tasks.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

2.6 Government grants

Government grants are credited to the Statement of financial activities as the related expenditure is incurred.

Furlough income is receivable as compensation for salary expenses already incurred and to give immediate financial support to the Company with no future related costs. This income is recognised in the Statement of Financial Activities in the same period as the related expenditure.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on a reducing balance basis.

Depreciation is provided on the following basis:
Fixtures and fittings - 25% per annum on reducing balance

2.8 Current asset investments

Investments are initially recognised at cost. Subsequent to initial recognition, current asset investments are revalued to fair value with the movements recognised in the Statement of Comprehensive Income. Where market value or fair value cannot be reliably determined, such investments are stated at historic cost less impairment.

2.9 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.10 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.11 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.12 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

2.13 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

2.14 Accumulated funds

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.15 Donated gifts, services, facilities

Donated professional services and facilities are recognised as income when the Charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of the economic benefit from the use of the item by the Charity is probable and economic benefit can be measured reliably. In accordance with the Charities SORP(FRS 102) general volunteer time is not recognised so please refer to the Trustee's annual report for more information about their contribution.

3 INCOME FROM DONATIONS AND LEGACIES

	Restricted funds 2022	Unrestricted funds 2022	Total funds 2022	As restated Total funds 2021
	£	**£**	**£**	£
Statutory income	144,319	-	**144,319**	171,601
Grants, gifts & donations	245,013	469,749	**714,762**	668,005
Government grants	-	-	**-**	8,602
Membership donations	-	19,792	**19,792**	16,282
	389,332	489,541	**878,873**	864,490
Total 2021	369,356	495,134	**864,490**	

4 INCOME FROM OTHER TRADING ACTIVITIES

INCOME FROM FUNDRAISING EVENTS

	Unrestricted funds 2022	Total funds 2022	Total funds 2021
	£	£	£
Fundraising Events and Appeals	434,186	**434,186**	252,599
Total 2021	252,599	252,599	

5 EXPENDITURE ON RAISING FUNDS

FUNDRAISING EXPENSES

	Restricted funds 2022	Unrestricted funds 2022	Total funds 2022	As restated Total funds 2021
	£	£	**£**	£
Staging fundraising events	-	40,734	**40,734**	7,962
Support costs	-	17,466	**17,466**	19,153
Staff costs	-	43,602	**43,602**	44,840
Total 2022	-	101,802	**101,802**	71,955
Total 2021	9,022	62,933	**71,955**	

6 ANALYSIS OF EXPENDITURE BY ACTIVITIES

SUMMARY BY FUND TYPE

	Restricted funds 2022	Unrestricted funds 2022	Total 2022	Total 2021
	£	**£**	**£**	£
Direct costs	464,248	379,761	**844,009**	701,267
Support costs	-	201,166	**201,166**	141,992
Grants to individuals	13,016	20,130	**33,146**	40,092
	477,264	601,057	**1,078,321**	883,351
Total 2021	521,800	361,551	883,351	

7 ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

	Activities undertaken directly 2022	Grants to service users 2022	Support costs 2022	Total funds 2022	As restated Total funds 2021
	£	**£**	**£**	**£**	£
Direct costs	844,009	-	-	**844,009**	701,267
Support costs	-	-	201,166	**201,166**	141,992
Grants to individuals	-	33,146	-	**33,146**	40,092
	844,009	33,146	201,166	**1,078,321**	883,351
Total 2021	701,267	40,092	**141,992**	883,351	

ANALYSIS OF DIRECT COSTS

	Total funds 2022	As restated Total funds 2021
	£	£
Wages and salaries	**630,206**	523,827
Premises costs	**40,920**	44,079
Welfare costs	**5,573**	3,305
Other staff, volunteer and helpline costs	**40,284**	37,303
Advertising & marketing	**25,346**	25,143
Counselling, education and children's workers	**101,680**	67,610
	844,009	701,267

7 ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

ANALYSIS OF SUPPORT COSTS

	Total funds 2022	Total funds 2021
	£	£
Staff costs	**47,274**	34,693
Premises costs	**83,629**	81,575
Consultancy and Independent Contractors	**50,156**	12,246
Depreciation	**7,217**	6,140
Governance costs	**12,890**	7,338
	201,166	141,992

8 AUDITORS' REMUNERATION

	2022	2021
	£	£
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	**6,000**	5,250
Fees payable to the Charity's auditor in respect of:		
All non-audit services not included above	**1,500**	1,500

9 STAFF COSTS

	2022	2021
	£	£
Wages and salaries	**655,224**	542,271
Social security costs	**53,977**	49,634
Contribution to defined contribution pension schemes	**11,881**	11,455
	721,082	603,360

The average number of persons employed by the Charity during the year was as follows:

	2022	2021
	No.	No.
Average number of employees	**25**	21

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2022	2021
	No.	No.
In the band £60,001 - £70,000	**-**	1
In the band £70,001 - £80,000	**1**	-

The key management personnel of the Charity comprise the senior management team as detailed in the Trustees' report. The total amount of employee remuneration benefits received by the senior management team was £229,311 (2021: £231,345).

10 TRUSTEE REMUNERATION AND EXPENSES

During the year no trustee received any remuneration or other benefits (2021 - £NIL-).
During the year no trustee expenses have been incurred (2021 - £NIL).

11 TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
Cost or valuation	
At 1 August 2021	**93,920**
Additions	**5,500**
Disposals	**(48,251)**
At 31 July 2022	**51,169**
Depreciation	
At 1 August 2021	**72,782**
Charge for the year	**5,522**
On disposals	**(48,251)**
At 31 July 2022	**30,053**
Net book value	
At 31 July 2022	**21,116**
At 31 July 2021	21,138

12 DEBTORS

	2022	As restated 2021
	£	£
Due within one year		
Other debtors	**12,250**	38,387
Prepayments and accrued income	**157,229**	89,744
	169,479	128,131

13 CURRENT ASSET INVESTMENTS

	2022	2021
	£	£
Cash on deposit over 3 months	**403,256**	403,011

14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	**18,442**	17,470
Other taxation and social security	**17,164**	13,712
Pensions payable	**2,842**	-
Accruals and deferred income	**7,511**	12,259
	45,959	43,441

15 PRIOR YEAR ADJUSTMENTS

A prior year adjustment has been made to increase the donations in the prior year and subsequently increased the debtors by £25,000. The Trustees believe this is a more accurate reflection of the nature of the donation and when the charity was donated the monies. The impact on the financial statements is the stated increase to both income and debtors, as well as an increase in general funds for the year ended 31 July 2021.

16 STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	As restated Balance at 1 August 2021	Income	Expenditure	Transfers in/out	Balance at 31 July 2022
	£	£	£	£	£
Unrestricted funds					
Designated funds					
Leadership and management restructuring	**125,000**	**-**	**(68,810)**	**-**	**56,190**
Outreach and prevention expansion including sexual harassment service	**115,000**	**-**	**(44,633)**	**-**	**70,367**
	240,000	**-**	**(113,443)**	**-**	**126,557**
General funds					
General Funds - all funds	**1,005,943**	**924,341**	**(589,416)**	**-**	**1,340,868**
Total Unrestricted funds	**1,245,943**	**924,341**	**(702,859)**	**-**	**1,467,425**
Restricted funds					
Welfare grants	**7,502**	**6,985**	**(5,962)**	**-**	**8,525**
Counselling service	**54,971**	**80,000**	**(85,392)**	**-**	**49,579**
Domestic Abuse Support	**43,422**	**-**	**-**	**(43,422)**	**-**
Children's worker	**3,570**	**34,252**	**(37,609)**	**-**	**213**
Children's service	**10,528**	**-**	**(10,528)**	**-**	**-**
Education	**17,330**	**3,000**	**(14,000)**	**-**	**6,330**
Volunteering, Communications and Training	**16,644**	**-**	**(9,172)**	**-**	**7,472**
Sexual Harassment Project	**8,144**	**20,000**	**(8,144)**	**-**	**20,000**
Sexual Violence Service	**19,263**	**4,000**	**(23,263)**	**-**	**-**
Client services	**-**	**241,095**	**(283,194)**	**43,422**	**1,323**
	181,374	**389,332**	**(477,264)**	**-**	**93,442**
Total of funds	**1,427,317**	**1,313,673**	**(1,180,123**	**-**	**1,560,867**

16 STATEMENT OF FUNDS (CONTINUED)

DESIGNATED FUNDS

Over the past years, demand for JWA's services has increased consistently which has resulted in expansion of our services and, since the year end, increased our staff numbers. In order to manage our services efficiently, the Board has committed and therefore designated reserves in order to implement:

- the restructure of the leadership and management team;
- expansion of our outreach and prevention services including the implementation of year two of our sexual harassment service.

This expansion has commenced since 31 July 2021. It is expected that the remaining designated reserves of £126,557 will be spent in the next financial year.

RESTRICTED FUNDS

The unspent restricted funds above will be utilised in the next financial year unless otherwise stated below – more details with regard to them are below:

- Welfare – these funds relate to requests for assistance in specific cases of hardship and will be spent as the cases arise.
- Counselling service – these funds relate to the provision of the counselling service and will be spent in the next financial year.
- Children's worker - these relate to funds received for the children's worker costs and associated programming.
- Children's service – this grant was for the provision of service relating to the children's programme and is now ended
- Education – these funds relate to the provision of Education and will be spent in the next financial year.
- Volunteering, communications and training – these funds relate to the provision of volunteering and helpline services and will be spent in the next financial year.
- Sexual harassment project – this funding is to further develop our sexual harassment programme.
- Sexual violence service – this funding was for the DINA Sexual Violence Service and has now ended
- Client services - these funds were given to provide domestic violence services and will be spent as incurred.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2021

16 STATEMENT OF FUNDS (CONTINUED)

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 August 2020	As restated Income	Expenditure	Transfers in/out	Balance at 31 July 2021
	£	£	£	£	£
Unrestricted funds					
Designated funds					
Fixed asset fund	20,950	-	-	(20,950)	-
Leadership and management restructuring	-	-	-	125,000	125,000
Outreach and prevention expansion including sexual harassment service	-	-	-	115,000	115,000
	20,950	-	-	219,050	240,000
General funds					
General Funds - all funds	894,965	748,371	(418,343)	(219,050)	1,005,943
Total Unrestricted funds	915,915	748,371	(418,343)	-	1,245,943
Welfare grants	2,734	28,297	(23,529)	-	7,502
Counselling service	108,749	10,000	(63,778)	-	54,971
Domestic Abuse Support	81,379	248,243	(286,200)	-	43,422
Children's worker	2,629	36,816	(35,875)	-	3,570
Children's service	12,518	25,000	(26,990)	-	10,528
Education	60,843	1,000	(44,513)	-	17,330
Fundraising	8,413	-	(8,413)	-	-
COVID-19	19,825	-	(19,825)	-	-
Volunteering, Communications and Training	21,190	20,000	(24,546)	-	16,644
Sexual Harassment Project	8,144	-	-	-	8,144
Sexual Violence Service	22,558	-	(3,295)	-	19,263
	348,982	369,356	(536,964)	-	181,374
Total of funds	1,264,897	1,117,727	(955,307)	-	1,427,317

17 SUMMARY OF FUNDS

SUMMARY OF FUNDS - CURRENT YEAR

	As restated Balance at 1 August 2021	Income	Expenditure	**Transfers in/out**	**Balance at 31 July 2022**
	£	£	£	**£**	**£**
Designated funds	240,000	-	(113,443)	**-**	**126,557**
General funds	1,005,943	924,341	(589,416)	**-**	**1,340,868**
Restricted funds	181,374	389,332	(477,264)	**-**	**93,442**
	1,427,317	1,313,673	(1,180,123)	**-**	**1,560,867**

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 August 2020	As restated Income	Expenditure	Transfers in/out	Balance at 31 July 2021
	£	£	£	£	£
Designated funds	20,950	-	-	219,050	240,000
General funds	894,965	748,371	(418,343))	(219,050)	1,005,943
Restricted funds	348,982	369,356	(536,964)	-	181,374
	1,264,897	1,117,727	(955,307)	-	1,427,317

18 ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Restricted Funds 2022	**Unrestricted Funds 2022**	**Total funds 2022**
	£	**£**	**£**
Tangible fixed assets	-	21,116	**21,116**
Current assets	93,442	1,492,268	**1,585,710**
Creditors due within one year	-	(45,959)	**(45,959)**
Total	**93,442**	**1,467,425**	**1,560,867**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Restricted Funds 2021	As restated Unrestricted Funds 2021	As restated Total funds 2021
	£	£	£
Tangible fixed assets	-	21,138	21,138
Current assets	181,374	1,268,246	1,449,620
Creditors due within one year	-	(43,441)	(43,441)
Total	181,374	1,245,943	1,427,317

19 RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022	As restated 2021
	£	£
Net income for the year (as per Statement of Financial Activities)	**133,550**	162,420
Adjustments for:		
Depreciation charges	**5,522**	6,139
Interest	**(614)**	(637)
Loss/(profit) on the sale of fixed assets	**(490)**	310
Increase in debtors	**(41,348)**	(20,583)
Increase in creditors	**2,518**	4,514
Net cash provided by operating activities	**99,138**	152,163

20 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2022	2021
	£	£
Cash in hand	**1,012,975**	918,478
Total cash and cash equivalents	**1,012,975**	918,478

21 ANALYSIS OF CHANGES IN NET DEBT

	At 1 August 2021	Cash flows	At 31 July 2022
		£	£
Cash at bank and in hand	**918,478**	**94,497**	**1,012,975**
Liquid investments	**403,011**	**245**	**403,256**
	1,321,489	**94,742**	**1,416,231**

22 PENSION COMMITMENTS

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions paid by the company to the fund and amounted to £11,881 (2021: £11,455). Contributions totalling £2,842 (2021 - £Nil) were payable to the fund at the reporting date and are included in creditors.

23 OPERATING LEASE COMMITMENTS

At 31 July 2022 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2022	2021
	£	£
Within 1 year	**57,528**	52,456
Within 2-5 years	**126,175**	75,703
	183,703	128,159

The piror year commitment was based on the London office rent having a break clause in place at December 2023. The Charity no longer intends to utilise this clause, therefore the commitment has increased for the full length of the lease which ceases in August 2025.

24 RELATED PARTY TRANSACTIONS

During the year, the Charity received £17,480 in personal donations from Trustees and related parties (2021: £4,800).

Company Registration No. 3024499 (England and Wales)
Charity Registration No. 1047045

JEWISH WOMENS AID LIMITED

England & Wales - Charity number 1047045

Accounts

JEWISH WOMEN'S AID

A Company Limited by Guarantee

REPORT AND FINANCIAL STATEMENTS

Year Ended
31st July 2021

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

Madeleine Abramson - Co-Chair
Caroline Ratner - Co-Chair
Jo Rosenthal - Treasurer
Gabrielle Adlestone
Joanna Bennaroch
Kate Daniels
Judith Flacks
Tamara Moss
Laura Rosefield
Rebecca Simon
Aliza Weinstein
Laura Lehmann - resigned 21 January 2021

CHIEF EXECUTIVE

Naomi Dickson

Charity number
1047045

Company number
3024499

Principal address
PO Box 65550, London, N3 9EG

Registered office
35 Ballards Lane, London, N3 1XW

Independent auditors
BKL Audit LLP
35 Ballards Lane, London, N3 1XW

Bankers
CAF Bank Limited, Kings Hill
West Malling, Kent, ME19 4T

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HIGHLIGHTS OF THE YEAR

Jewish Women's Aid continued to provide all core services throughout the Covid-19 pandemic.

We supported over

700

women, with **530** women entering our services for substantial support.

We supported

241 children, including **31** who received one-to-one therapy.

We provided

3,030

counselling sessions for women.

We reached over

3,082

young people with **137** healthy relationships and consent education sessions and delivered **36** talks and training sessions to **1,869** adults across the community.

Jewish Women's Aid is run by a professional staff team of **25** and **150** dedicated volunteers.

TRUSTEES' REPORT

The Trustees present their report and accounts, including the directors' report, for the year ended 31 July 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 2 to the accounts and comply with the charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, 'Accounting and Reporting by Charities' applicable in the UK and Republic of Ireland (Charities SORP FRS 102) effective 1 January 2019.

Since the Company qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

OUR OBJECTIVES AND ACTIVITIES

The purpose of Jewish Women's Aid (JWA) is the support and empowerment of Jewish women and girls who are experiencing sexual and domestic violence, in a culturally sensitive way.

The trustees review the aims, objectives and activities of JWA regularly. This report looks at what JWA has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity against measurable targets. All the work is undertaken against a background of strongly held values.

VISION AND MISSION

JWA's vision is of a world where women and girls live their lives free from all forms of VAWG (violence against women and girls).

Jewish Women's Aid's aims are:

- Primarily to support and empower Jewish women and girls who are experiencing domestic abuse and sexual abuse in their intimate relationships.
- To increase awareness, education and understanding in order to prevent violence against women and girls in the Jewish community.
- To provide client-centred support for women and children, by women.

SERVICES

2020-21 brought the continued challenge of COVID 19, including two national lockdowns, throughout which we continued to offer our services, in line with government guidance. Jewish Women's Aid provides:

- An IDVA (independent domestic violence advocate) service which enables women to plan for their long-term safety, reduce the risk they and their children are living with, and give them access to advice on welfare, legal and housing issues.
- A specialist therapeutic service for children and young adults.
- A flexible counselling service for women, currently delivered via telephone and video, reaching women across the UK.
- Free phone domestic abuse and sexual violence helplines and web chat via our website, to enable women to contact us confidentially in a way that best suits them.
- Therapeutic support groups for women, enabling them to process the abuse they have suffered – these were unable to run in the year to July 2021 due to the Covid-19 pandemic.
- Educational programmes in schools, universities and youth settings, aimed at promoting a culture of consent and teaching about healthy relationships.
- Talks and training sessions in synagogues and other settings to promote understanding of domestic and sexual abuse.
- Training for professionals reaching Jewish women, giving them the tools to support women in our community affected by domestic violence and abuse.

We work closely with other domestic violence agencies across the sector and model best practice, having achieved our Women's Aid Quality Standards. We work with other organisations across and beyond the Jewish community.

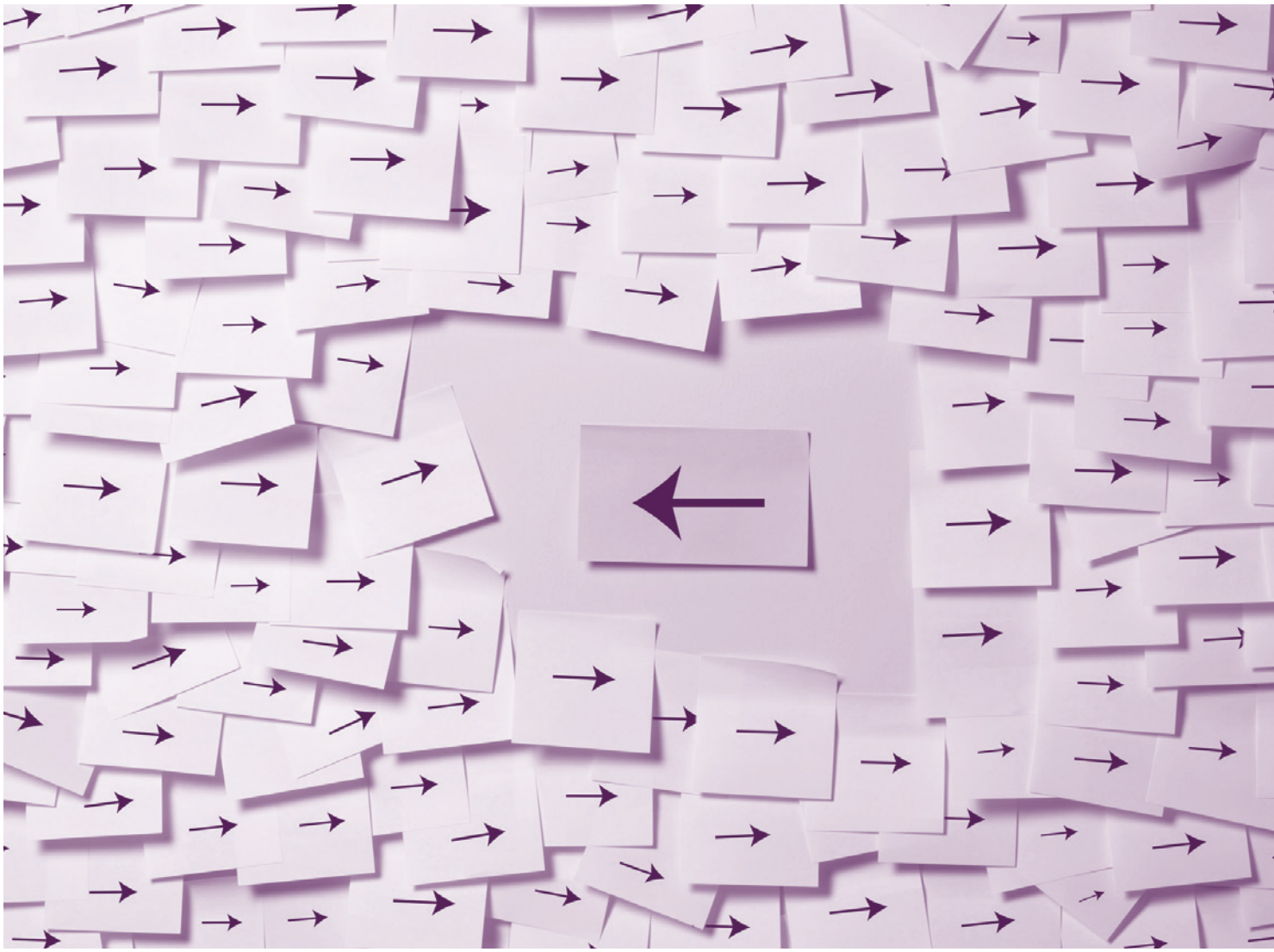
We are proud that these services are provided by a skilled professional team which has sector qualifications, is experienced and up to date with best practice in its field. This team is supported by a dedicated and well-run team of volunteers.

CHARITY GOVERNANCE CODE

The Trustees have regard for the Charity Governance Code. The Board has reviewed each of the seven principles of effective governance and assessed the charity against recommended practice. These principles will continue to be considered by the Trustees to maintain high standards of governance.

PUBLIC BENEFIT STATEMENT

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the trustees consider how the planned activities will contribute to the aims and objectives that have been set.



ACHIEVEMENTS & ACTIVITIES

- Our **domestic abuse helpline** continues to be the first point of contact for many of our service users and is staffed by over 40 volunteers who are supported and trained regularly by JWA's Volunteer team. In the year ending July 2021, our helpline answered 247 calls from Jewish women and girls, equivalent to at least one call each day the service is open (Monday to Thursday).

- Jewish Women's Aid provides **advice and support** to women and girls who have been affected across the range of violence against women and girls, addressing domestic violence, abuse, sexual violence, sexual exploitation, sexual harassment, and stalking. The professional staff team offers support to meet a variety of needs. These range from safety planning, risk reduction, emotional support, legal options, benefits and financial advice.

  > In the period, our advocacy and counselling teams supported over 530 women and girls. This service receives funding from various statutory sources including London Borough of Barnet, London Councils and MOPAC (both via the London VAWG Consortium) of which Jewish Women's Aid is a member and we maintain excellent networking with colleagues across the sector, both in London and in Manchester where our support workers are based.
  >
  > During Covid we saw a heightened level of destitution from the women we support and in response, set up a welfare fund to help with the purchase of groceries, clothing, petrol and the payment of utility bills. In the year to July 2021 we distributed over 100 grants, totalling over £25,000. These included Passover food vouchers to over 100 women and children in March 2021 and food grants to families on free school meals to support during October 2020 and February 2021 half-terms.

- Our **specialist children's service** continued throughout 2021, supporting 241 children directly through the service and through support to their mothers. Our children's therapists provided one-to-one sessions to 31 children, helping them to work through their trauma through puppetry, art and role-play. The team also supported families by sending games, toys and gifts to those in need, including for Rosh Hashanah (September 2020) and Chanukah (December 2020).

  > We were unable to hold our usual family outings during this period due to Covid-19, but in July 2021, when restrictions had been eased, we offered a summer camp bursary scheme to enable a number of children to attend fun organised activities during the summer holidays. We also distributed cinema tickets to families we support.
  >
  > We recruited a parental guidance support worker to address the increasing need from clients for support parenting their children during the pandemic.

- JWA provided **counselling** to Jewish women across the UK either by telephone or video. Our 20 fully qualified counsellors – the majority volunteers - supported 115 women in over 3,030 sessions throughout the year.

  > To comply with government regulations, all of our counselling sessions took place remotely.
  >
  > All of our counsellors are given regular training and supervision.

- Our **Dina Sexual Violence Support service** continued to provide a dedicated helpline and specialist counselling service for Jewish women and girls who have experienced sexual violence. Approximately 25% of women who enter our services have experienced this type of abuse. This service is largely funded by Comic Relief.

- JWA raises awareness of domestic abuse and sexual violence across the Jewish community in a range of ways, including campaigns, marketing and PR.

  > Last year Jewish Women's Aid was featured in approximately 70 online and offline media pieces, mainly in 4 Jewish newspapers, but also in national outlets such as Evening Standard and Daily Telegraph.
  >
  > We also ran campaigns to highlight domestic abuse during lockdown (November 2020) and raise awareness of sexual harassment in schools following disclosures on the Everyone's Invited website (May 2021).
  >
  > Our annual Shabbat (November 2020) received great communal and cross-agency support and attracted good media coverage and social media traction, with endorsements of Jewish Women's Aid's service from a wide range of Jewish community leaders. The accompanying online event with a high profile journalist and the domestic abuse commissioner attracted a record 530 attendees.

- Delivery of our **education programme** was greatly affected by the Covid-19 pandemic, mainly due to school closures and at times limited access for external professionals when schools were open. Nonetheless, demand for our sessions on consent and healthy relationships increased due to the revelations of sexual harassment in schools nationally in Spring 2021.

  > In the year ending July 2021, we reached 2,844 students aged 11-18, with 128 sessions.
  >
  > We reached 238 young people at universities and other settings with 9 sessions with tailored workshops on consent and relationships. In August 2020, we also launched a partnership with leading Jewish student bodies the Union of Jewish Students and University Jewish Chaplaincy, training their staff and working jointly to reach more Jewish students on campus.

ACHIEVEMENTS & ACTIVITIES CONTINUED

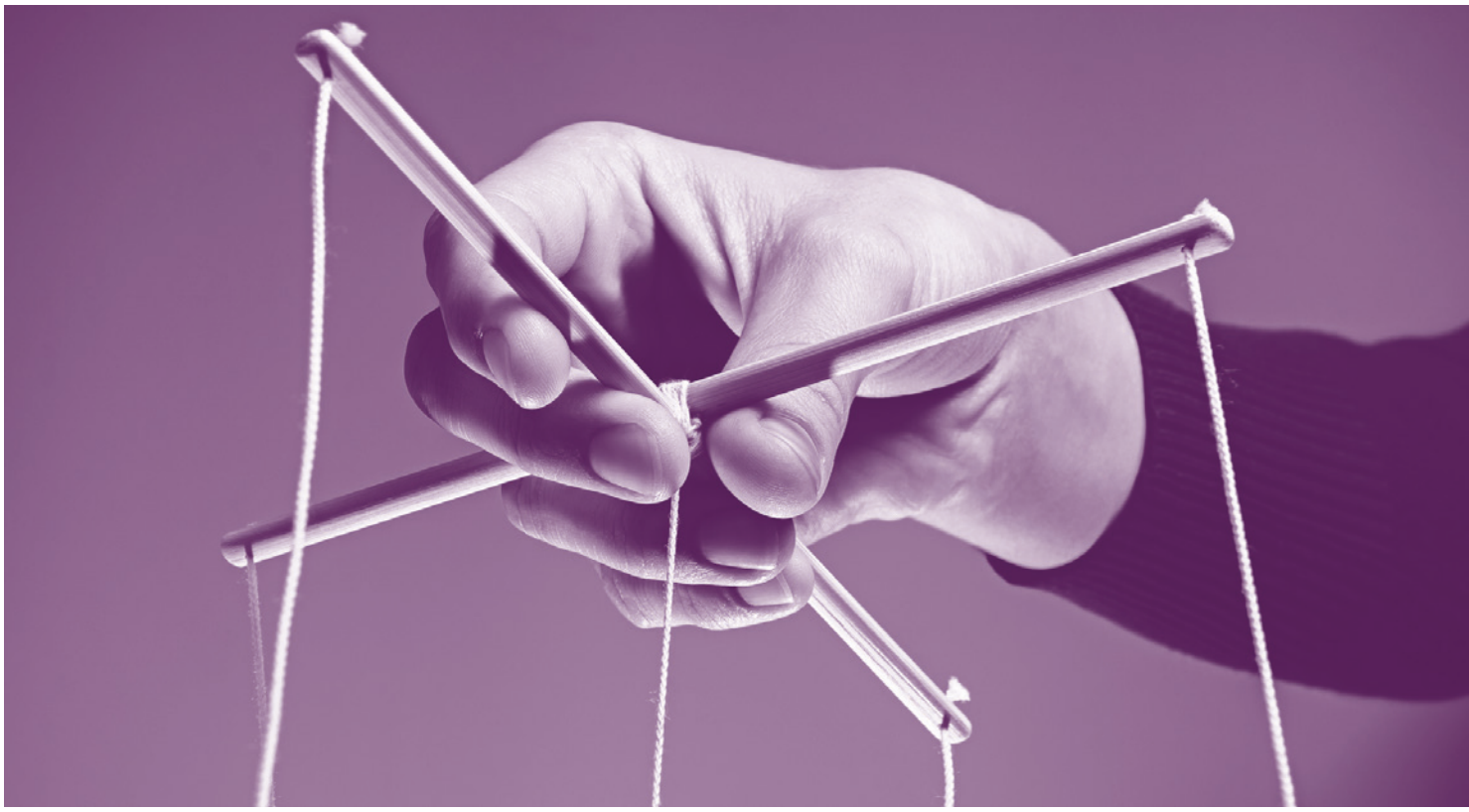
> Following the disclosures of sexual harassment and abuse experienced by school pupils on the Everyone's Invited website in Spring 2021, we reached out to all Jewish schools in London and Manchester to restate our educational offer. This includes providing specialist support to senior leadership, teachers and students, helping to build a consent culture. We also rewrote our schools curriculum to ensure that what we are providing schools is tailored to their needs, especially in light of national concerns about sexual harassment in schools.

- We continued to offer our **training and talks programme** across and beyond the Jewish community, with all sessions successfully switching to an online format. We delivered 33 talks, reaching 1,817 people at synagogues and other settings, raising awareness and understanding among Jewish communities about the prevalence of domestic abuse, and the different forms it takes. Our training sessions reached 52 professionals and we developed an important strategic partnership with the UK's largest synagogue body which we hope will lead to more sessions in the future. Our frontline support team trained professionals in other domestic abuse agencies about culturally sensitive areas of concern.

- Our **fundraising** team continued to develop new streams of income including Charitable Trusts and community donors. We held several online fundraising events in keeping with Covid-19 restrictions, including a virtual tour of The East End of London (Aug 2020), bridge tournaments (Oct 2020, March and July 2021) and five events for International Women's Day (March 2021).

> We also ran two community fundraising campaigns in November 2020 and May 2021, bringing in over £186,000. Throughout this period, we received support from a range of individuals and communities who fundraised on our behalf. For example, seven synagogues and a local gift company, The Walnut Tree, selected Jewish Women's Aid for their High Holy Day/ Kol Nidre Appeal in September 2020, raising over £40,000. We also benefitted from a comedy night (February 2021), sponsored walk (July 2021) and proceeds from our EBay page selling donated designer clothes.
>
> We were unable to offer an annual fundraising dinner in the summer of 2021 due to the pandemic.
>
> We held a successful Matched Funding Campaign in March 2022.

- Our chief executive Naomi Dickson played an active role consulting directly with the Home Office and a cross-party group of peers about the issue of Jewish divorce in relation to the Domestic Abuse Act 2021. As a result of this work, the refusal to grant a woman a Jewish divorce is expected to be included as an example of domestic abuse in the statutory guidance to the Act, which received Royal Assent on 29 April 2021. Naomi also worked as part of the Faith & VAWG Coalition to advise the government on a definition of spiritual abuse, which is also due to be included in the statutory guidance to the Act.



> In November 2020, Naomi was named on the BBC 100 Women list for her work in the field of domestic abuse support services.
>
> Our Chief Executive has promoted a culture of **continuous professional development** among staff members, who are encouraged to learn through training and teaching during the year.

- Staff members have attended Women's Aid Federation training and other specialist courses, including achieving sector qualifications, in order to develop their own skills and knowledge, and are proud that we hold the Women's Aid Quality Standards Accreditation.

- Our CEO is a founder member of the Faith & VAWG Coalition and was a trustee of Women's Aid until September 2021.

JWA is proud to work in **collaboration** with other organisations to ensure the best outcome for clients. JWA is a member of representative bodies such as the Board of Deputies of British Jews, the Jewish Leadership Council, Women's Aid Federation England and IMKAAN (a second-tier organisation supporting specialist domestic abuse service providers), all of which enrich and ensure better understanding of our work. We continue to be part of the pan London consortium of organisations, the London VAWG Forum.

FINANCIAL REVIEW

The financial results for the year ended 31 July 2021 are set out in the Statement of Financial Activities, Balance Sheet, Cash Flow and notes on pages 30-51. During the year Jewish Women's Aid's income was £1,092,726 compared with £1,086,119 last year. Total resources expended were £955,309 compared with £907,444 last year, leading to a surplus of £137,417 compared with a surplus of £178,675 in the previous year. Our main source of income is from gifts and donations. Less than 16% of income is from statutory grants. Expenditure for the year has increased reflecting additional costs in meeting increased demand for our frontline services.

RESERVES POLICY

JWA's reserves policy is focused on maintaining a balance between holding sufficient reserves to safeguard its financial commitments and continuing to provide services in line with the Charity's objectives in the event of unforeseen financial problems, for a period of time to allow those issues to be resolved. Reserves are required to provide ongoing services to women and children experiencing domestic violence and to finance future plans in line with the aims and strategic vision of JWA. There is a requirement for prudent management of financial commitments and an allowance for future contingencies in the event of unforeseen financial circumstances, such as reduced income streams or increased demand for services. A relatively small percentage of JWA income is from statutory agencies. Therefore, JWA relies heavily on voluntary donations and must ensure that reserves are maintained at a level that, in the event of a significant drop in funding, it will be able to continue its activities until additional funds may be raised. On an annual basis, the Board agrees detailed budgets. Performance against these budgets and forecasts is closely monitored by the Board on a regular basis. The Board maintains oversight of the reserves policy.

Previously, due to significant growth in JWA and the expansion of our services, no specific target reserves level was set. Over the last three years our income has stabilised. During the year, the Board reviewed JWA's existing reserves policy and agreed a new policy at the January 2022 Board meeting. Taking into consideration our relatively low level of statutory income and multi-year commitments, the board has agreed that unrestricted funds not committed or invested in tangible fixed assets should equate to nine months of costs. The calculation is based on the 2021-2022 budget figures. The calculation at 31 July 2021 gives a target reserves level of £975,000.

Reserves at 31 July 2021

Restricted reserves were £181,374 (2020: £348,982) and are spent in accordance with the conditions of the donors / funders (Note 14).

Designated reserves were £240,000 (2020: £20,950), representing amounts allocated for the continuation of the Sexual Harassment Project; the leadership and management restructuring of JWA and expansion of the outreach and prevention services. The fund should be fully utilised in the next two years.

Unrestricted reserves, which are not designated, were £980,943 (2020: £894,965). This is broadly in line with the target level of reserves.

Based on the above policy and the current growth of the charity, it is considered that the current level of reserves is appropriate

“Jewish Women’s Aid saved me -it was vital to get help from people experienced in this field.

Your friends and family can’t understand why you don’t leave- but Jewish Women’s Aid do.”

SEXUAL ABUSE CLIENT

RISK MANAGEMENT POLICY

Financial

JWA operates in a challenging and demanding area where there are very few certainties over funding and limited local authority or other governmental funding. Therefore, each year fundraising and events are required to raise the necessary funds to run the charity. To mitigate these risks, JWA as an organisation operates strict financial controls and continually monitors the financial position, including regular forecasting. The annual budgets, reforecasts and management accounts are regularly reviewed. JWA also has a risk assessment policy to identify, evaluate and prioritise risks to the organisation.

Some of the key controls used by the charity are:

- Formal agendas and minutes for Board of Trustees and all other committee meetings.
- Detailed terms of reference for all committees.
- Annual budget and regular management accounts.
- Formal written policies including authority limits and a Finance Procedures Handbook.
- An Executive sub-committee for operational risk management.
- An annual business plan, quarterly Key Performance Indicators and a three year strategic plan.

Operational

The nature of our services where we support women and children suffering from domestic violence increases our operational risks. These are managed through the implementation of suitable policies, procedures and processes including case management, continual staff training, supervision and reporting structures. Through these procedures, the Board of Trustees is satisfied that major risks have been identified and procedures implemented so that key risks are adequately minimised.

ORGANISATIONAL STRUCTURE

Jewish Women's Aid is run by a Board of Trustees whose principal responsibility is overseeing the long-term strategy, planning and significant operational decisions of the organisation, and the governance thereof. Trustees meet on average every three months for progress and planning meetings, and annually for strategic review meetings.

All new Trustees are subject to a recruitment and induction process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Jewish Women's Aid's strategic and operational requirements. A list of current Trustees who are also directors for the purposes of Company Law, who served during the year is as follows:

Madeleine Abramson - Co-Chair
Caroline Ratner - Co-Chair
Jo Rosenthal - Treasurer
Gabrielle Adlestone
Joanna Bennaroch
Kate Daniels
Judith Flacks
Tamara Moss
Laura Rosefield
Rebecca Simon
Aliza Weinstein
Laura Lehmann - resigned 21 January 2021

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

“As soon as I walked through the door of Jewish Women’s Aid it made sense to me that it was abuse...

there was a sense of relief that someone was finally able to acknowledge that what was happening was not acceptable.”

DOMESTIC ABUSE CLIENT

STAFF AND VOLUNTEERS

Employees

The Trustees recognise the huge and ongoing contribution by salaried staff and extend their thanks to these staff for their energy and commitment.

Senior Management Team

The key management personnel of the Charity comprise the management team and are the Chief Executive, Client Support Manager, Counselling Manager, Education Manager, Communications Manager.

Volunteers

The Trustees are extremely grateful for time donated by 150 active volunteers to Jewish Women's Aid. It would not have been possible to achieve what has been achieved without their help and support. We aim to ensure that all people with whom we work are valued for their contributions. All potential volunteers are recruited on the basis of their skills and experience and according to the requirements of the role.

PLANS FOR 2021-22

Our plans for 2021-22 include:

- Consolidating the growth of Jewish Women's Aid by investing in a new leadership structure for the organisation. We aim to create three directorates which capture the scope of our work and enable us to frame our strategic planning. The directorates are: client services, outreach and prevention, business support.

  > Our CEO will work with consultants and the board of trustees to create and implement a structure and strategy which prepare JWA for its work over the next five years, enabling development, consolidation and growth across our frontline and outreach services.

- Implementing year two of our sexual harassment in the workplace programme, aiming to reach out to Jewish community organisations to create safe and healthy workplaces.

- Developing and growing our communications and fundraising functions so that they have greater capacity to increase our fundraising and communications reach, raising the profile of the organisation and raising vital funds to ensure sustainability.

RELATED PARTIES

Related parties are presented in Note 22 to the accounts.

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees (who are also the directors of the Company for the purpose of Company Law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial period which give a true and fair view of the state of affairs of the organisation and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' Report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

AUDITORS

During the year, Berg Kaprow Lewis LLP acted as auditor to the company until 31 March 2022. On 31 March 2022, Berg Kaprow Lewis LLP transferred its audit business to a new LLP, BKL Audit LLP. The directors consented to treating the appointment of Berg Kaprow Lewis LLP as extending to BKL Audit LLP with effect from 1 April 2022. BKL Audit LLP will be deemed to have been reappointed as auditors 28 days after these financial statements were sent to members or 28 days after the latest date prescribed for filing the accounts with the registrar, whichever is earlier.

On behalf of the Board of Trustees

Madeleine Abramson - Co-Chair

28/04/2022

Jo Rosenthal - Treasurer

JHRosenthal

Dated: 28/04/2022

INDEPENDENT AUDITOR'S REPORT

OPINION

We have audited the financial statements of Jewish Women's Aid (the 'charitable company') for the year ended 31 July 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 July 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

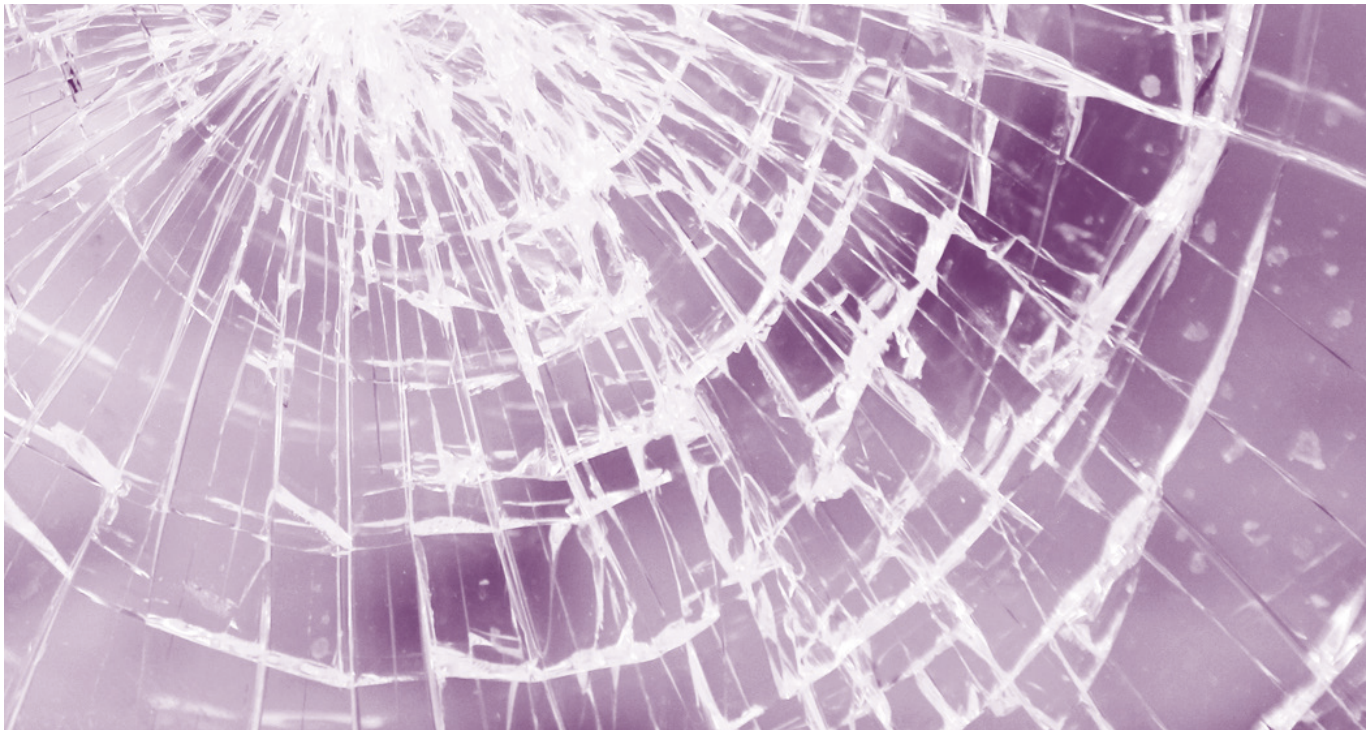
Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.



MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

AUDITORS' RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- Enquiring of management around actual and potential litigation and claims;
- Reviewing board meeting minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: **www.frc.org.uk/auditorsresponsibilities**. This description forms part of our Auditors' Report.

USE OF OUR REPORT

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BKL Audit LLP

Dated: 28/04/2022

BKL Audit LLP
Chartered Accountants
Statutory Auditor

35 Ballards, Lane, London,
N3 1XW

BKL Audit LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Jewish Women's Aid has been an anchor for me during and after the marriage.

You were always there for me and gave me a sense of stability at a time when there was no stability."

DOMESTIC ABUSE CLIENT

FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 JULY 2021

		Restricted funds	Unrestricted funds	2021 Total	2020 Total
Income from:	**Note**	**£**	**£**	**£**	**£**
Donations and legacies	**3**	**369,356**	**722,733**	**1,092,089**	1,083,588
Investments		**-**	**637**	**637**	2,531
Total income		**369,356**	**723,370**	**1,092,726**	1,086,119
Expenditure on:					
Raising funds	**4**	**9,022**	**62,486**	**71,508**	70,605
Charitable activities	**5**	**527,943**	**355,858**	**883,801**	836,839
Total expenditure		**536,965**	**418,344**	**955,309**	907,444
Net movement in funds		**(167,609)**	**305,026**	**137,417**	178,675
Reconciliation of funds:					
Total funds brought forward		**348,982**	**915,915**	**1,264,897**	1,086,222
Net movement in funds		**(167,609)**	**305,026**	**137,417**	178,675
Total funds carried forward		**181,373**	**1,220,941**	**1,402,314**	1,264,897

All of the above results are derived from continuing activities.

The Statement of Financial Activities includes all gains and losses recognised in the year.
The notes on pages 33 to 51 form part of these financial statements.

	Note	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		21,138		20,950
Current assets					
Debtors	11	103,130		107,550	
Investments	12	403,011		402,425	
Cash at bank and in hand		918,478		772,898	
		1,424,619		1,282,873	
Creditors: amounts falling due within one year	13	(43,440)		(38,926)	
Net current assets			1,381,179		1,243,947
Total assets less current liabilities			1,402,317		1,264,897
Total net assets			1,402,317		1,264,897
Charity funds					
Restricted funds	14		181,374		348,982
Unrestricted funds	14		1,220,943		915,915
Total funds			1,402,317		1,264,897

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006. However, an audit is required in accordance with section 144 of the Charities Act 2011.

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

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime. The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Madeleine Abramson - Co-Chair | **Jo Rosenthal - Treasurer** | **Date:**

MAbramson | JHRosenthal

28/04/2022 | 28/04/2022

The notes on pages 33 to 51 form part of these financial statements.

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 JULY 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash used in operating activities	17	**152,163**	163,745
Cash flows from investing activities			
Interest received		**637**	2,531
Purchase of tangible fixed assets		**(6,634)**	(8,364)
Net cash used in investing activities		**(5,997)**	(5,833)
Cash flows from financing activities			
Increase in short-term investments		**(586)**	(14,973)
Net cash used in financing activities		**(586)**	(14,973)
Change in cash and cash equivalents in the year		**145,580**	142,939
Cash and cash equivalents at the beginning of the year		**772,898**	629,959
Cash and cash equivalents at the end of the year		**918,478**	772,898

The notes on pages 33 to 51 form part of these financial statements

1 GENERAL INFORMATION

Jewish Women's Aid is a private company limited by guarantee incorporated in England and Wales, llimited by shares, and a Registered Charity.

The principal activity of the company during the year is that of providing support to Jewish women and girls who are experiencing sexual and domestic violence, in a culturally sensitive way.

The registered office is 35 Ballards Lane, London, N3 1XW.

2 ACCOUNTING POLICIES

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102), and the Companies Act 2006. Jewish Women's Aid meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. No restatement of comparatives was deemed necessary.

2.2 Company status

The company is limited by guarantee. The members of the company are Trustees named on page 18. In the event of the company being wound up, the liability in respect of the guarantee is limited to£1 per member of the Company.

2.3 Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

In light of the COVID-19 pandemic, the trustees continue to review the finances of the Charity and the position at the balance sheet date. The Board assessed the impact on future voluntary income, the committed expenditure of the Charity and the current level of reserves. The trustees have concluded that the Charity has sufficient reserves that may be utilised to mitigate the impact of COVID-19, if required.

2.4 Incoming resources

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

Income comprises grants, donations and other income receivable during the year. Investment income comprises interest receivable on cash and short-term investments. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet.

Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

2.5 Resources expended

Expenditure is recognised on an accruals basis. Costs of raising funds are those costs incurred in attracting voluntary income and include staff salaries, printing & publicity, telephone etc. Charitable activities include costs associated with frontline community services, for instance: staff salaries, rent, telephone etc. Support costs include central functions and shared overhead costs and have been apportioned to activity cost categories on the basis consistent with the use of resources. Governance costs represent costs incurred by the Charity in respect of management of the Charity's assets, organisational administration and compliance with constitutional and statutory requirements. All apportionments are made on the basis of time spent on different activities by specific staff responsible for related tasks.

2.6 Government grants

Government grants are credited to the Statement of Financial Activities as the related expenditure is incurred.

Furlough income is receivable as compensation for salary expenses already incurred and to give immediate financial support to the Company with no future related costs. This income is recognised in the Statement of Financial Activities in the same period as the related expenditure.

2.7 Tangible fixed assets and depreciation

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives on a reducing balance basis.

Depreciation is provided on the following basis:
Fixtures and fittings - 25% per annum on reducing balance

2.8 Current asset investments

Investments are initially recognised at cost. Subsequent to initial recognition, current asset investments are revalued to fair value with the movements recognised in the Statement of Comprehensive Income. Where market value or fair value cannot be reliably determined, such investments are stated at historic cost less impairment.

2.9 Debtors

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

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

2.12 Financial instruments

The Company only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.13 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

2.14 Pensions

The Company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Company to the fund in respect of the year.

2.15 Accumulated funds

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Company and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Company for particular purposes. The aim and use of each restricted fund is set out in the notes to the financial statements.

2.16 Donated gifts, services, facilities

Donated professional services and facilities are recognised as income when the Charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of the economic benefit from the use of the item by the Charity is probable and economic benefit can be measured reliably. In accordance with the Charities SORP(FRS 102) general volunteer time is not recognised so please refer to the Trustee's annual report for more information about their contribution.

3 INCOME FROM DONATIONS AND LEGACIES

	Restricted funds	Unrestricted funds	**Total 2021**
	£	£	**£**
Statutory income	171,601	-	**171,601**
Fundraising events	-	252,599	**252,599**
Grants, gifts & donations	197,755	445,250	**643,005**
Government grants	-	8,60[illegible]	**8,602**
Membership donations	-	16,282	**16,282**
	369,356	722,733	**1,092,089**

	Restricted funds	Unrestricted funds	**Total 2020**
	£	£	**£**
Statutory income	49,780	15,858	**65,638**
Fundraising events	-	79,434	**79,434**
Grants, gifts & donations	429,988	476,398	**906,386**
Government grants	-	16,572	**16,572**
Membership donations	-	15,558	**15,558**
	479,768	603,820	**1,083,588**

In the financial period 2020-21, the restricted funds from donations and legacies were made up of the following:

- £171,601 from Solace and WGN on behalf of Barnet, London Councils and MOPAC in their capacity as strand leads of the VAWG Consortium for support and counselling
- £104,939 from Charitable Trusts for the domestic abuse support service
- £36,816 from Children in Need for children's workers and associated costs
- £25,000 from Charitable Trusts for the children's service
- £11,000 from Charitable Trusts for the counselling service
- £20,000 from Charitable Trusts for volunteering, communications, and training

Income from government grants all relates to the Coronavirus Job Retention scheme.

Section 37 Statement

Grant aid of £47,500 was received in 2020-21 from London Councils to contribute to outreach services. The full grant was spent on the purpose for which it was granted.

4 EXPENDITURE ON RAISING FUNDS

FUNDRAISING EXPENSES

	Restricted funds	Unrestricted funds	**Total 2021**
	£	£	**£**
Staging fundraising events	-	7,962	**7,962**
Support costs	608	18,098	**18,706**
Staff costs	8,414	36,426	**44,840**
Total 2021	9,022	62,486	**71,508**

	Restricted funds	Unrestricted funds	**Total 2020**
	£	£	**£**
Staging fundraising events	-	13,076	**13,076**
Support costs	5,401	7,947	**13,348**
Staff costs	44,181	-	**44,181**
Total 2020	49,582	21,023	**70,605**

5 ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

SUMMARY BY FUND TYPE

	Restricted funds	Unrestricted funds	**Total 2021**
	£	£	**£**
Direct costs	490,618	211,099	**701,717**
Support costs	6,140	135,852	**141,992**
Grants to individuals	31,185	8,907	**40,092**
	527,943	355,858	**883,801**

	Restricted funds	Unrestricted funds	**Total 2020**
	£	£	**£**
Direct costs	377,221	279,570	**656,791**
Support costs	7,414	150,385	**157,799**
Grants to individuals	22,249	-	**22,249**
	406,884	429,955	**836,839**

6 ANALYSIS OF EXPENDITURE BY ACTIVITIES

	Activities undertaken directly	Grant funding of activities	Support costs	**Total 2021**
	£	£	£	**£**
Direct costs	701,717	-	-	**701,717**
Support costs	-	-	141,992	**141,992**
Grants to individuals	-	40,092	-	**40,092**
	701,717	40,092	141,992	**883,801**

6 ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

	Activities undertaken directly	Grant funding of activities	Support costs	Total 2020
	£	£	£	£
Direct costs	656,791	-	-	656,791
Support costs	-	-	157,799	157,799
Grants to individuals	-	22,249	-	22,249
	656,791	22,249	157,799	836,839

ANALYSIS OF DIRECT COSTS

	Total 2021	Total 2020
	£	£
Wages and salaries	**523,827**	495,997
Premises costs	**44,082**	38,626
Welfare costs	**3,305**	2,813
Other staff, volunteer and helpline costs	**37,303**	57,387
Advertising & marketing	**25,589**	18,750
Counselling, education and children's workers	**67,611**	43,218
	701,717	656,791

6 ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

ANALYSIS OF SUPPORT COSTS

	Total 2021	Total 2020
	£	£
Staff costs	**34,693**	32,168
Premises costs	**81,575**	95,466
Depreciation	**6,140**	7,414
Legal & professional	**-**	4,320
Governance costs	**7,338**	6,865
Consultancy	**12,246**	11,566
	141,992	157,799

7 AUDITORS' REMUNERATION

	2021	2020
	£	£
Fees payable to the Company's auditor for the audit of the Company's annual accounts	**5,250**	6,000
Fees payable to the Company's auditor in respect of: All non-audit services not included above	**1,500**	-

8 STAFF COSTS

	2021	2020
	£	£
Wages and salaries	**542,271**	519,736
Social security costs	**49,634**	42,310
Contribution to defined contribution pension schemes	**11,455**	10,300
	603,360	572,346

The average number of persons employed by the Company during the year was as follows:

	2021	2020
	No.	No.
Average number of employees	**21**	22

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2021	2020
	No.	No.
In the band £60,001 - £70,000	**1**	1

The key management personnel of the Charity comprise the senior management team as detailed in the trustees' report. The total amount of employee remuneration benefits received by the senior management team was £231,345 (2020: £229,219).

9 TRUSTEES' REMUNERATION AND EXPENSES

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL). During the year, no Trustee expenses have been incurred (2020 - £NIL).

10 TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
Cost or valuation	
At 1 August 2020	89,742
Additions	6,634
Disposals	(2,456)
At 31 July 2021	93,920
Depreciation	
At 1 August 2020	68,792
Charge for the year	6,139
On disposals	(2,149)
At 31 July 2021	72,782
Net book value	
At 31 July 2021	21,138
At 31 July 2020	20,950

11 DEBTORS

	2021	2020
	£	£
Due within one year		
Other debtors	**13,387**	12,250
Prepayments and accrued income	**89,743**	95,300
	103,130	107,550

12 CURRENT ASSET INVESTMENTS

	2021	2020
	£	£
Cash on deposit over 3 months	**403,011**	402,425

13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Creditors	**17,470**	14,778
Other taxation and social security	**13,712**	10,585
Accruals and deferred income	**12,258**	13,563
	43,440	38,926

14 STATEMENT OF FUNDS

STATEMENT OF FUNDS - CURRENT YEAR

	Balance at 1 August 2020	Income	Expenditure	Transfers in/out	Balance at 31 July 2021
	£	£	£	£	£
Unrestricted funds					
Designated funds					
Fixed asset fund	20,950	-	-	(20,950)	-
Leadership and management restructuring	-	-	-	125,000	125,000
Outreach and prevention expansion including sexual harassment service	-	-	-	115,000	115,000
	20,950	-	-	219,050	240,000
General funds					
General Funds - all funds	894,965	723,371	(418,343)	(219,050)	980,943
Total Unrestricted funds	915,915	723,371	(418,343)	-	1,220,943
Restricted funds					
Welfare	2,734	28,297	(23,529)	-	7,502
Counselling service	108,749	10,000	(63,778)	-	54,971
Domestic Abuse Support	81,379	248,243	(286,200)	-	43,422
Children's worker	2,629	36,816	(35,875)	-	3,570
Children's service	12,518	25,000	(26,990)	-	10,528
Education	60,843	1,000	(44,513)	-	17,330
Fundraising	8,413	-	(8,413)	-	-
COVID-19	19,825	-	(19,825)	-	-
Volunteering, Communications and Training	21,190	20,000	(24,546)	-	16,644
Sexual Harassment Project	8,144	-	-	-	8,144
Sexual Violence Service	22,558	-	(3,295)	-	19,263
	348,982	369,356	(536,964)	-	181,374
Total of funds	1,264,897	1,092,727	(955,307)	-	1,402,317

14 STATEMENT OF FUNDS (CONTINUED)

DESIGNATED FUNDS

Over the past years, demand for JWA's services has increased consistently which has resulted in expansion of our services and, since the year end, an increase in our staff numbers. In order to manage our services efficiently, the Board has committed and therefore designated reserves in order to implement:

- the restructure of the leadership and management team;
- expansion of our outreach and prevention services including the implementation of year two of our sexual harassment service.

This expansion has commenced since 31 July 2021. It is expected that the designated reserves of £240,000 will be spent in the two years to 31 July 2023.

RESTRICTED FUNDS

The unspent restricted funds above will be utilised in the next financial year unless otherwise stated below – more details with regard to them are below:

- Welfare – these funds relate to requests for assistance in specific cases of hardship and will be spent as the cases arise.
- Counselling service – these funds relate to the provision of the counselling service and will be spent in the next financial year.
- Domestic Abuse Support Service – these funds were given to provide these services and will be spent as incurred.
- Children's worker - these relate to funds received in advance for the children's worker costs and associated programming.
- Children's service – these funds relate to the provision of the Children's service and will be spent in the next financial year.
- Education – these funds relate to the provision of Education and will be spent in the next financial year.
- Fundraising – this grant was given to provide a fundraiser to Jewish Women's Aid which has now been spent.
- Covid-19 - these funds relate to specific grants towards the incremental costs Jewish Women's Aid incurred in adapting our services to enable home-working and remote service delivery.
- Volunteering, communications and training – these funds relate to the provision of volunteering and helpline services and will be spent in the next financial year.
- Sexual harassment project – this funding is to further develop our sexual harassment programme.
- Sexual violence service – this funding is for the Dina Sexual Violence service.

14 STATEMENT OF FUNDS (CONTINUED)

STATEMENT OF FUNDS - PRIOR YEAR

	Balance at 1 August 2019	Income	Expenditure	Transfers in/out	Balance at 31 July 2020
	£	£	£	£	£
Unrestricted funds					
Designated funds					
Fixed asset fund	20,000	8,364	(7,414)	-	20,950
The Dina Project	31,342	-	(23,130)	(8,212)	-
Sexual Harassment Project	12,940	-	(20,460)	7,520	-
	64,282	8,364	(51,004)	(692)	20,950
General funds					
General Funds - all funds	703,672	597,986	(407,385)	692	894,965
Total Unrestricted funds	767,954	-	(458,389)	-	915,915
Outreach development and counselling	-	20,026	(20,026)	-	-
Welfare	2,308	19,183	(18,757)	-	2,734
Counselling service	88,184	80,000	(59,435)	-	108,749
Domestic Abuse Support	77,695	112,660	(108,976)	-	81,379
Children's worker	4,508	34,299	(36,178)	-	2,629
Children's service	18,419	25,000	(30,901)	-	12,518
Welfare resettlement	3,810	-	(3,810)		-
Education	-	79,000	(18,157)	-	60,843
Fundraising	56,028	-	(47,615)	-	8,413
COVID-19	-	45,600	(25,775)	-	19,825
Volunteering, Communications and Training	35,953	25,000	(39,763)	-	21,190
Sexual Harassment Project	5,144	3,000	-	-	8,144
Sexual Violence Service	26,219	36,000	(39,661)	-	22,558
	318,268	479,768	(449,054)	-	348,982
Total of funds	1,086,222	479,768	(907,443)	-	1,264,897

15 SUMMARY OF FUNDS

SUMMARY OF FUNDS - CURRENT YEAR

	Balance at 1 August 2020	Income	Expenditure	Transfers in/out	Balance at 31 July 2021
	£	£	£	£	£
Designated funds	20,950	-	-	219,050	240,000
General funds	894,965	723,371	(418,343)	(219,050)	980,943
Restricted funds	348,982	369,356	(536,964)	-	181,374
	1,264,897	1,092,727	(955,307)	-	1,402,317

SUMMARY OF FUNDS - PRIOR YEAR

	Balance at 1 August 2019	Income	Expenditure	Transfers in/out	Balance at 31 July 2020
	£	£	£	£	£
Designated funds	64,282	8,364	(51,004)	(692)	20,950
General funds	703,672	597,986	(407,385)	692	894,965
Restricted funds	318,268	479,768	(449,054)	-	348,982
	1,086,222	1,086,118	(907,443)	-	1,264,897

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Restricted Funds 2021	Unrestricted Funds 2021	Total funds 2021
	£	£	£
Tangible fixed assets	-	21,138	**21,138**
Current assets	181,374	1,243,245	**1,424,619**
Creditors due within one year	-	(43,440)	**(43,440)**
Total	181,374	1,220,943	**1,402,317**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Restricted Funds 2020	Unrestricted Funds 2020	Total funds 2020
	£	£	£
Tangible fixed assets	-	20,950	**20,950**
Current assets	361,654	921,219	**1,282,873**
Creditors due within one year	(12,672)	(26,254)	**(38,926)**
Total	348,982	915,915	**1,264,897**

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

	2021	2020
	£	£
Net income for the year (as per Statement of Financial Activities)	**137,417**	178,675
Adjustments for:		
Depreciation charges	**6,139**	7,414
Interest	**(637)**	(2,531)
Loss on the sale of fixed assets	**310**	-
Decrease/(increase) in debtors	**4,420**	(19,207)
Increase/(decrease) in creditors	**4,514**	(605)
Net cash provided by operating activities	**152,163**	163,746

18 ANALYSIS OF CASH AND CASH EQUIVALENTS

	2021	2020
	£	£
Cash in hand	**918,478**	772,898
Total cash and cash equivalents	**918,478**	772,898

19 ANALYSIS OF CHANGES IN NET DEBT

	At 1 August 2020	Cash flows	At 31 July 2021
		£	£
Cash at bank and in hand	**772,898**	**145,580**	**918,478**
Liquid investments	**402,425**	**586**	**403,011**
	1,175,323	**146,166**	**1,321,489**

20 PENSION COMMITMENTS

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions paid by the company to the fund and amounted to £11,455 (2020: £10,300). No contributions were payable to the fund at the balance sheet date (2020: £NIL).

21 OPERATING LEASE COMMITMENTS

At 31 July 2021 the Company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021	2020
	£	£
Within 1 year	**52,456**	**52,456**
Within 2-5 years	**75,703**	**127,855**
	128,159	**180,311**

22 RELATED PARTY TRANSACTIONS

During the year, the Charity received £4,800 in personal donations from trustees and related parties (2020: £33,793).

Company Registration No. 3024499 (England and Wales)
Charity Registration No. 1047045

JEWISH WOMENS AID LIMITED

England & Wales - Charity number 1047045

Accounts

JEWISH WOMEN'S AID

A Company Limited by Guarantee

REPORT AND FINANCIAL STATEMENTS

Year Ended
31st July 2020

LEGAL AND ADMINISTRATIVE INFORMATION

TRUSTEES

Madeleine Abramson (Co-Chair)
Caroline Ratner (Co-Chair)
Judith Flacks
Tamara Moss
Jo Rosenthal (Treasurer)
Rebecca Simon
Aliza Weinstein
Kate Daniels - appointed April 2020
Joanna Bennaroch - appointed April 2020
Laura Rosefield - appointed April 2020
Gabrielle Adlestone - appointed May 2020
Hilda Worth - resigned September 2019
Elizabeth Gould - resigned September 2019
Joanne Black - resigned March 2020
Laura Lehmann - resigned October 2020

CHIEF EXECUTIVE

Naomi Dickson

Charity number
1047045

Company number
3024499

Principal address
PO Box 65550, London, N3 9EG

Registered office
35 Ballards Lane, London, N3 1XW

Independent auditors
Berg Kaprow Lewis LLP, 35
Ballards Lane, London, N3 1XW

Bankers
CAF Bank Limited, Kings Hill
West Malling, Kent, ME19 4T

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HIGHLIGHTS OF THE YEAR

JWA is professionally run by a team of 20 staff and

140 dedicated volunteers

We supported over

700

women and over **200** children, and support an increasing number of women each year.

We provided counselling for

275 women in over **1,723** sessions

We reached over

3,000

pupils in healthy relationships sessions in schools and through our Safer Dating programme for 16-25 year olds.

We developed and piloted our **Sexual Harassment in the workplace programme** and established our **Dina Sexual Violence service.**

We held our first fundraising dinner, hosting **275** women and men and raising over

£225,000

TRUSTEES' REPORT

The Trustees present their report and accounts, including the directors' report, for the year ended 31 July 2020.

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 governing document, the Companies Act 2006 and the Statement of Recommended Practice, 'Accounting and reporting by Charities' applicable in the UK and Republic of Ireland (Charities SORP FRS 102) issued on 16th July 2014.

OUR OBJECTIVES AND ACTIVITIES

The purpose of Jewish Women's Aid (JWA) is the support and empowerment of Jewish women and girls who are experiencing sexual and domestic violence, in a culturally sensitive way.

The trustees review the aims, objectives and activities of JWA regularly. This report looks at what JWA has achieved and the outcomes of its work in the reporting period. The trustees report the success of each key activity against measurable targets. All the work is undertaken against a background of strongly held values.

VISION AND MISSION

JWA's vision is of a world where women and girls live their lives free from all forms of VAWG (violence against women and girls).

Jewish Women's Aid's aims are:

- Primarily to support and empower Jewish women and girls who are experiencing domestic abuse and sexual abuse in their intimate relationships.
- To increase awareness, education and understanding in order to prevent violence against women and girls in the Jewish community.
- To provide client-centred support for women and children, by women.

SERVICES

2019-20 brought the challenge of COVID 19 and in March 2020, we changed our service offer to ensure compliance with government recommendations. Jewish Women's Aid provides:

- An IDVA (independent domestic violence advocate) service which enables women to plan for their long-term safety, reduce the risk they and their children are living with, and give them access to advice on welfare, legal and housing issues.
- A specialist therapeutic service for children and young adults.
- A flexible counselling service for women, either face-to-face or by telephone, reaching women across the UK.
- Therapeutic support groups for women, enabling them to process the abuse they have suffered – these were put on hold due to Covid.
- Training programmes which promote understanding of domestic and sexual abuse.
- Training for professionals, giving them the tools to support women affected by domestic violence and abuse.
- Educational programmes in schools.
- Safer Dating programme for 16-25 year olds at school, on campus and for young professionals.

We work closely with other domestic violence agencies across the sector and model best practice, having achieved our Women's Aid Quality Standards. We work with other organisations across and beyond the Jewish community.

We are proud that these services are provided by a skilled professional team which has sector qualifications, is experienced and up to date with best practice in its field. This team is supported by a dedicated and well-run team of volunteers.

PUBLIC BENEFIT STATEMENT

The Trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities. In particular, the trustees consider how the planned activities will contribute to the aims and objectives that have been set.

CHARITY GOVERNANCE CODE

The Trustees have regard for the Charity Governance Code for Smaller Charities. The Board has reviewed each of the seven principles of effective governance and assessed the charity against recommended practice. These principles will continue to be considered by the Trustees to maintain high standards of governance.

ACHIEVEMENTS & ACTIVITIES

- Our **helpline** continues to be the first point of contact for many of our service users and is staffed by over 40 volunteers who are supported and trained regularly by JWA's Volunteer and Training team. This year, we were proud that our helpline team won the prestigious 'Volunteer Team of the Year' at the Jewish Volunteering Network awards.

- Jewish Women's Aid provides **advice and support** to women and girls who have been affected across the range of violence against women and girls, addressing domestic violence, abuse, sexual violence, sexual exploitation, sexual harassment, and stalking. The professional staff team offers support to meet a variety of needs. These range from safety planning, risk reduction, emotional support, legal options, benefits and financial advice.

  > From March 2020, this service moved to an online service to comply with Covid regulations. The number of women we supported increased, as did the amount of support required by each woman.
  >
  > We established our new 'webchat' service, giving women another way to access support and this proved particularly popular during lockdown.
  >
  > In the period, this team has supported over 400 women and girls. This service receives funding from various statutory sources including London Borough of Barnet, London Councils and MOPAC (both via the London VAWG Consortium) of which Jewish Women's Aid is a member and we maintain excellent networking with colleagues across the sector, both in London and in Manchester where our support workers are based.
  >
  > During Covid we saw a heightened level of destitution from the women we support and in response, set up a welfare fund, giving grants to help with the purchase of groceries, clothing, petrol and the payment of utility bills.

- Our **specialist children's service** is now in its 10th year and is largely funded by BBC Children in Need. The service is staffed by qualified children's therapists, who supported almost 60 children to improve resilience and enabled them to form healthy relationships of their own through one-to-one play including puppetry, art and role-play.

  > The children's therapists also provided parenting support to mothers, benefitting almost 200 children.
  >
  > During the Covid lockdown, we provided dozens of packs of therapeutic toys, as well as laptops and supporting technical equipment to enable children to reach their therapy sessions online, and also to access their lessons and school activities.

- JWA provided **counselling** to Jewish women across the UK either by telephone or face-to-face. The counselling manager supports 19 volunteer, fully qualified counsellors to provide this service which reached 275 women in over 1,723 sessions last year.

  > To comply with government regulations, all of our counselling sessions moved online from March 2020.
  >
  > All of our counsellors are given regular training and supervision.

- Following the conclusion of our research which reached across the Jewish community and the sexual violence sector, Jewish Women's Aid was proud to launch our **Dina Sexual Violence service**. In line with sector expertise, the service includes a support line, an ISVA (independent sexual violence advocate) and a counselling service and is here to support all Jewish women who experience sexual violence. This service is largely funded by Comic Relief.

- JWA ran **4 therapeutic support groups** for women last year, giving them the opportunity to explore and better understand their own experiences and prepare themselves for future relationships. The women who attended gained greatly from these sessions and were able to connect with and support each other. The support groups were put on hold once Covid restrictions came into force.

- JWA **raises awareness** of its work across the Jewish population in the UK, networking in the major communities. An awareness campaign on IDEVAW (the UN's international day for the elimination of violence against women) received great communal and cross-agency support and attracted good media coverage with endorsements of Jewish Women's Aid's service from a wide range of Jewish community leaders.

- We continued to offer our **training and talks programmes** for professionals and organisations across and beyond the Jewish community. We reached almost 1,000 community leaders and other professionals over 50 sessions, increasing understanding about the prevalence of domestic abuse, and how to refer women to Jewish Women's Aid for support. We also trained professionals in other domestic abuse agencies about culturally sensitive areas of concern.

- In order to ensure ongoing high quality of our **education programme**, we conducted a review of our education programming in this period, benchmarking with other agencies, quality assessing our own programmes, and reviewing our curriculum. We redeveloped our education programme within the Jewish and mainstream school network and recruited a team of sessional workers to support the programme. We recognise the vital importance of teaching young people about healthy relationships and consent.

  > In this period, we reached almost 3,000 students.
  >
  > The sessions we ran were offered online from March.

ACHIEVEMENTS & ACTIVITIES CONTINUED

- We also reviewed our **'Safer Dating'** programme, reaching pupils in 6th form, on campus and beyond, offering them support on what constitutes a healthy relationship and how to support peers in who are experiencing sexual violence, harassment or domestic abuse. This is now an established part of our service and we are proud to be working with the Union of Jewish Students and University Jewish Chaplaincy.

- This year, in response to the #MeToo movement, Jewish Women's Aid was called upon by the Jewish community to develop a programme to tackle sexual harassment in the workplace. The one-year pilot was funded by the Rosa Foundation and ran programmes in five Jewish community charities with positive responses. We hope to run this programme more widely across the Jewish community after Covid restrictions end.

- Our fundraising team continued to develop new streams of income including Charitable Trusts and community donors. We held our first fundraising dinner, raising **over £225,000** as well as several smaller fundraising events, for example a series of private coffee mornings to mark International Women's Day.

- Our Chief Executive has promoted a culture of **continuous professional development** among staff members, who are encouraged to learn through training and teaching during the year.

  > Staff members have attended Women's Aid Federation training and other specialist courses, including achieving sector qualifications, in order to develop their own skills and knowledge, and are proud that we hold the Women's Aid Quality Standards Accreditation.
  >
  > Our CEO is a founder member of the Faith & VAWG Coalition and is a trustee of Women's Aid.

- JWA is proud to **work in collaboration** with other organisations to ensure the best outcome for clients. JWA is a member of representative bodies such as the Board of Deputies of British Jews, the Jewish Leadership Council, Women's Aid Federation England and IMKAAN (a second-tier organisation supporting specialist domestic abuse service providers), all of which enrich and ensure better understanding of our work. We continue to be part of the pan-London consortium of organisations, the London VAWG Forum.

I'd like to emphasise the significance of the help you provided in securing a safe place for my children and I to live. The change has been empowering and built a feeling of safety and security for me and more importantly for my kids.

DOMESTIC ABUSE CLIENT

The domestic abuse training session was really informative, with great delivery. People need to know about this.

REBBETZEN AT
A LONDON SYNAGOGUE

FINANCIAL REVIEW

The financial results for the year ended 31 July 2020 are set out in the Statement of Financial Activities, Balance Sheet, cash flow and notes on pages 30 to 50.

During the year Jewish Women's Aid's income was £1,086,119 compared with £1,032,482 last year. Total resources expended were £907,444 compared with £878,365 last year, leading to a surplus of £178,675, compared with a surplus of £154,117 in the previous year. Our main source of income is from gifts and donations. Less than 7% of income is from statutory grants. Expenditure for the year has increased reflecting additional costs in meeting increased demand for our frontline services

RESERVES POLICY

JWA's reserves policy is focused on maintaining a balance between holding sufficient reserves to safeguard its financial commitments and continuing to provide services in line with the Charity's objectives in the event of unforeseen financial problems, for a period of time to allow those issues to be resolved. Reserves are required to provide ongoing services to women and children experiencing domestic violence and to finance future plans in line with the aims and strategic vision of JWA.

There is a requirement for prudent management of financial commitments and an allowance for future contingencies in the event of unforeseen financial circumstances, such as reduced income streams or increased demand for services. Less than 7% of JWA income comes from statutory agencies; hence JWA relies heavily on voluntary donations and must ensure that reserves are maintained at a level that, in the event of a significant drop in funding, it will be able to continue its activities until additional funds may be raised.

On an annual basis, the Board agrees detailed budgets. Performance against these budgets and forecasts is closely monitored by the Board on a regular basis. The Board maintains oversight of the reserves policy.

Since 2015 JWA has experienced a significant sustained increase of over 50% in the number of clients requiring our services, which has increased even further since the Covid pandemic. This requires the provision of JWA services to be further expanded in order to meet these needs, through increases in frontline staff numbers. The trustees maintain the reserves policy under review. During this period of expansion, no specific target reserves level has been set.

Reserves at 31 July 2020

Restricted reserves were £348,982 (2019: £318,268) and are spent in accordance with the conditions of the donors / funders (Note 13).

Designated reserves were £20,950 (2019: £64,282), representing amounts allocated for tangible fixed assets (Note 14).

Unrestricted reserves, which are not committed to fixed assets, were £894,965 (2019: £703,672)

Based on the above policy and the current growth of the charity, it is considered that the current level of reserves is appropriate.

“The person I spoke to on the Dina support line was so kind and lovely and really validated my concerns. I felt reassured and knew what to do next.”

SEXUAL ABUSE CLIENT

“Thank you for coming with me to get my get, I really did not know who to turn to accompany me to the Beth Din, I am so appreciative.”

DOMESTIC ABUSE CLIENT

RISK MANAGEMENT POLICY

Financial

JWA operates in a challenging and demanding area where there are very few certainties over funding and limited local authority or other governmental funding. Therefore, each year fundraising and events are required to raise the necessary funds to run the charity. To mitigate these risks, JWA as an organisation operates strict financial controls and continually monitors the financial position, including regular forecasting. The annual budgets, reforecasts and management accounts are regularly reviewed. JWA also has a risk assessment policy to identify, evaluate and prioritise risks to the organisation.

Some of the key controls used by the charity are:

- Formal agendas and minutes for Board of Trustees and all other committee meetings.
- Detailed terms of reference for all committees.
- Annual budget and regular management accounts.
- Formal written policies including authority limits and a Finance Procedures Handbook.
- An Executive sub-committee for operational risk management.
- An annual business plan, quarterly Key Performance Indicators and a three year strategic plan.

Operational

The nature of our services where we support women and children suffering from domestic violence increases our operational risks. These are managed through the implementation of suitable policies, procedures and processes including case management, continual staff training, supervision and reporting structures.

Through these procedures, the Board of Trustees is satisfied that major risks have been identified and procedures implemented so that key risks are adequately minimised.

ORGANISATIONAL STRUCTURE

Jewish Women's Aid is run by a Board of Trustees whose principal responsibility is overseeing the long-term strategy, planning and significant operational decisions of the organisation, and the governance thereof.

Trustees meet on average every three months for progress and planning meetings, and annually for strategic review meetings. All new Trustees are subject to a recruitment and induction process and are selected with a view to ensuring that the Board has an appropriate balance of experience relevant to Jewish Women's Aid's strategic and operational requirements. A list of current Trustees who are also directors for the purposes of Company Law, who served during the year is as follows:

Madeleine Abramson - Co-Chair
Caroline Ratner - Co-Chair
Judith Flacks
Tamara Moss
Jo Rosenthal - Treasurer
Rebecca Simon
Aliza Weinstein
Kate Daniels - appointed April 2020
Joanna Bennaroch - appointed April 2020
Laura Rosefield - appointed April 2020
Gabrielle Adlestone - appointed May 2020
Hilda Worth - resigned September 2019
Elizabeth Gould - resigned September 2019
Joanne Black - resigned March 2020
Laura Lehmann - resigned October 2020

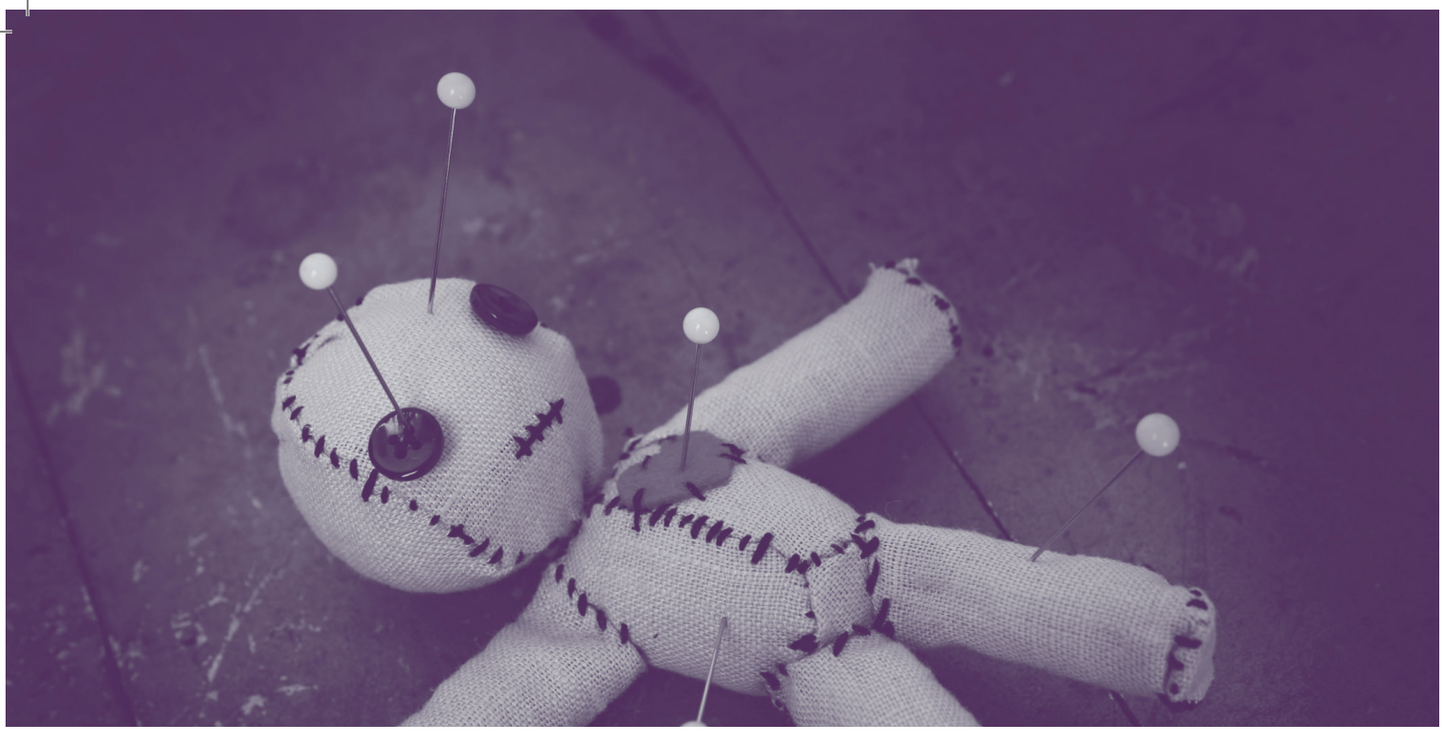
None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

I just got the parcel of toys! It's absolutely amazing! Things for each of my kids. Please send on my thanks to whomever arranged it. It's just wonderful!!!

DOMESTIC ABUSE CLIENT RECEIVING SUPPORT FOR CHILDREN

'Thank you very much for the toys and books. M is over the moon with joy.

DOMESTIC ABUSE CLIENT RECEIVING SUPPORT FOR CHILDREN



STAFF AND VOLUNTEERS

Employees

The Trustees recognise the huge and ongoing contribution by salaried staff and extend their thanks to these staff for their energy and commitment.

Senior Management Team

The key management personnel of the Charity comprise the management team and are the Chief Executive, Client Support Manager, Counselling Manager, Education Manager, Communications Manager.

Volunteers

The Trustees are extremely grateful for time donated by 140 active volunteers to Jewish Women's Aid. It would not have been possible to achieve what has been achieved without their help and support.

We aim to ensure that all people with whom we work are valued for their contributions. All potential volunteers are recruited on the basis of their skills and experience and according to the requirements of the role.

PLANS FOR 2020-21

Our plans for 2020-21 include:

- Ensuring that our frontline advocacy, counselling and helpline services continue to be robust enough to withstand the strain that Covid has put on them by:

  > Developing a welfare fund for service users in financial need;
  >
  > Providing staff with the support, supervision and equipment to work effectively from home;
  >
  > Growing funding streams so that staffing and services can continue to work at full capacity;
  >
  > Developing a Staff Wellbeing and Resilience policy and working group to offer extra support to staff;

- Enabling Jewish Women's Aid's education and training services to contract when needed through effective use of the Government's Furlough scheme, to ensure sustainability.
- Developing a broad range of income schemes which will ensure sustainability in an environment of increasing economic uncertainty.

RELATED PARTIES

Related parties are presented in Note 18 to the accounts.

TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The Trustees, who are also the directors of Jewish Women's Aid for the purpose of Company Law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare accounts for each financial period which give a true and fair view of the state of affairs of the organisation and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the trustees has confirmed that there is no information of which they are aware, which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditors are aware of such information.

AUDITORS

Under section 487(2) of the Companies Act 2006, Berg Kaprow Lewis LLP will be deemed to have been reappointed as auditors 28 days after these financial statements were sent to members or 28 days after the latest date prescribed for filing the accounts with the registrar, whichever is earlier.

On behalf of the Board of Trustees

Madeleine Abramson - Co-Chair

Jo Rosenthal - Treasurer

J H Rosenthal

Dated: Apr 29, 2021

INDEPENDENT AUDITOR'S REPORT

OPINION

We have audited the financial statements of Jewish Women's Aid (the 'charitable company') for the year ended 31 July 2020 set out on pages 30 to 50. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 July 2020 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

USE OF OUR REPORT

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 its trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

CONCLUSIONS RELATING TO GOING CONCERN

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the Trustee's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

OTHER INFORMATION

The Trustee is responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Auditors' Report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustee's Report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustee's Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

AUDITORS' RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: **www.frc.org.uk/auditorsresponsibilities**. This description forms part of our Auditors' Report.

Berg Kaprow Lewis LLP

Berg Kaprow Lewis LLP
Chartered Accountants
Statutory Auditor

35 Ballards Lane
London
N3 1XW

Apr 29, 2021

Date:

Berg Kaprow Lewis LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

Without JWA I would have been unbelievably lost. I could not find the right support and may have been dead. You gave me hope and by believing me you gave me back my dignity.

DOMESTIC ABUSE CLIENT

The talk about domestic abuse was so informative and practical, especially about how to spot the signs and how to signpost and offer support.

ATTENDEE AT COMMUNITY TALK

FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 JULY 2020

		Unrestricted funds	Restricted funds	2020 Total	2019 Total
Income from:	**Note**	**£**	**£**	**£**	**£**
Voluntary income	**2**	603,820	479,768	**1,083,588**	1,031,139
Investments	**3**	2,531	-	**2,531**	1,343
Total income		**606,351**	**479,768**	**1,086,119**	1,032,482
Expenditure on:					
Raising funds	**4**	21,023	49,582	**70,605**	127,953
Charitable activities	**5**	437,367	399,472	**836,839**	750,412
Total		**458,390**	**449,054**	**907,444**	878,365
Net income and net movement in funds		**147,961**	**30,714**	**178,675**	154,117
Reconciliation of funds:	**13-14**				
Total funds brought		**767,954**	**318,268**	**1,086,222**	932,105
Total funds carried forward		**915,915**	**348,982**	**1,264,897**	1,086,222

All of the above results are derived from continuing activities.
There were no other recognised gains or losses other than those stated above.

The notes on pages 33 to 50 form part of these financial statements.

	Note	2020 £	£	2019 £	£
Fixed assets					
Tangible assets	**10**		**20,950**		20,000
Current assets					
Debtors	**11**	**107,550**		88,343	
Investments		**402,425**		387,452	
Cash at bank and in hand		**772,898**		629,959	
		1,282,873		1,105,754	
Creditors: amounts falling due within the year	**12**	**(38,926)**		(39,532)	
Net current assets	**13-14**		**1,243,947**		1,066,222
Total assets less current liabilities			**1,264,897**		1,086,222
Income funds					
Restricted funds:	**13**		**348,982**		318,268
Unrestricted funds:					
Designated funds	**14**		**20,950**		64,282
Other charitable funds	**14**		**894,965**		703,672
Total funds			**1,264,897**		1,086,222

The notes on pages 33 to 50 form part of these financial statements.

The company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

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

M Abramson - Co-Chair **J Rosenthal** - Treasurer **Date:** Apr 29, 2021

M Abramson J H Rosenthal

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 JULY 2020

	Note	2020 £	£	2019 £	£
Cash flows from operating activities					
Net cash provided by operating activities	16		**163,745**		**176,988**
Cash flows from investing activities					
Purchase of tangible fixed assets		**(8,364)**		(3,517)	
Interest received		**2,531**		1,343	
Net cash provided by / (used in) investing activities			**(5,833)**		**(2,174)**
Increase in short-term investments			**(14,973)**		**(525)**
Change in cash and cash equivalents in the reporting period			**142,939**		**174,289**
Cash and cash equivalents at the beginning of the year			**629,959**		**455,670**
Cash and cash equivalents at the end of the year			**772,898**		**629,959**

The notes on pages 33 to 50 form part of these financial statements.

1 Accounting policies

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102), and the Companies Act 2006. The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was required. No restatement of comparatives was deemed necessary.

Prior year comparisons have been reclassified where necessary to enable comparison with current year information.

1.2 Company status

The company is a company limited by guarantee. The members of the company are Trustees named on page 18. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the Company.

1.3 Incoming resources

Income comprises grants, donations and other income receivable during the year.

Investment income comprises dividends declared during the accounting period and interest receivable on listed investments.

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

1.4 Resources expended

Expenditure is recognised on an accruals basis.

Costs of raising funds are those costs incurred in attracting voluntary income and include staff salaries, printing & publicity, telephone etc.

Charitable activities include costs associated with frontline community services, for instance: staff salaries, rent, telephone etc.

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

Governance costs represent costs incurred by the charity in respect of management of the charity's assets, organisational administration and compliance with constitutional and statutory requirements.

All apportionments are made on the basis of time spent on different activities by specific staff responsible for related tasks.

1.5 Pensions

The charity operates a defined contribution scheme.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fittings & equipment	25% per annum on reducing balance

1.7 Accumulated funds

Restricted funds are subject to specific conditions set by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

1.8 Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

1.9 Going concern

The Trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The Trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

In light of the COVID-19 pandemic, the trustees continue to review the finances of the charity and the position at the balance sheet date. The Board assessed the impact on future voluntary income, the committed expenditure of the charity and the current level of reserves. The trustees have concluded that the charity has sufficient reserves that may be utilised to mitigate the impact of Covid-19, if required.

1.10 Donated gifts, services, facilities

Donated professional services and facilities are recognised as income when the charity has control over the item or received the service, any conditions associated with the donation have been met, the receipt of the economic benefit from the use of the item by the charity is probable and economic benefit can be measured reliably. In accordance with the Charities SORP(FRS 102) general volunteer time is not recognised so please refer to the Trustee's annual report for more information about their contribution.

1.11 Debtors

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

1.12 Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Creditors and provisions

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

1.14 Government grants

Government grants are credited to the Statement of Financial Activities as the related expenditure is incurred.

2 VOLUNTARY INCOME

	Unrestricted funds	Restricted funds	Total
	£	£	£
London Councils	-	26,609	**26,609**
Solace	15,858	23,171	**39,029**
Grants, gifts and donations	476,398	429,988	**906,386**
Government grants	16,572	-	**16,572**
Membership subscriptions	15,558	-	**15,558**
Fundraising events	79,434	-	**79,434**
Total	**603,820**	**479,768**	**1,083,588**

Income from government grants all relates to the Coronavirus Job Retention Scheme.

Prior year comparison

	Unrestricted funds	Restricted funds	Total
	£	£	£
London Councils	-	23,674	**23,674**
Solace	17,869	-	**17,869**
Grants, gifts and donations	208,182	445,192	**653,374**
Membership subscriptions	4,321	-	**4,321**
Legacies	18,545	-	-
Fundraising events	313,356	-	**313,356**
Total	**562,273**	**468,866**	**1,031,139**

In the financial period 2019-20 Jewish Women's Aid received the following grants / income:

- £39,029 from Solace, all of which was spent on client support and counselling.
- £79,000 from Charitable Trusts for education costs.
- £82,906 from Charitable Trusts for the domestic abuse support service.
- £34,299 from Children in Need for a children's worker and associated costs.
- £36,000 from Comic Relief for the sexual violence service.
- £3,000 from the Board of Deputies for the Sexual Harassment Programme.
- £25,000 from Charitable Trusts for the children's service.
- £80,000 from Charitable Trusts for the counselling service.
- £25,000 from Charitable Trusts for volunteering, communications and training.
- £25,000 from Comic Relief and £20,600 from London Communities for COVID 19 related support funding.

Section 37 Statement

- Grant aid of £26,609 was received in 2019-20 from London Councils to contribute to outreach services. The full grant was spent on the purpose for which it was awarded.

3 INVESTMENTS

	2020	2019
	£	£
Interest receivable	**2,531**	1,343

4 RAISING FUNDS

	Unrestricted funds	**Restricted funds**	**Total 2020**	**Total 2019**
	£	**£**	**£**	
Fundraising and Publicity				
Staging fundraising events	13,076	-	**13,076**	**79,774**
Support costs	7,947	5,401	**13,348**	**5,725**
Staff costs	-	44,181	**44,181**	**42,454**
Total	**21,023**	**49,582**	**70,605**	**127,953**

5 CHARITABLE ACTIVITIES

	2020	2019
	£	£
Community services		
Direct costs		
Staff costs	**495,996**	462,894
Other expenditure	**183,044**	144,393
	679,040	607,287
Share of support costs (see note 6)	**150,934**	49,582
Share of governance costs (see note 6)	**6,865**	8,409
	836,839	750,412
Analysis by fund		
Unrestricted funds	**437,367**	525,017
Restricted funds	**399,472**	225,395
	836,839	750,412

6 SUPPORT COSTS

	Support costs	**Governance costs**	**Total support 2020**	Total support 2019
	£	£	**£**	£
Staff costs	31,994	-	**31,994**	24,977
Depreciation and disposal	7,414	-	**7,414**	5,656
Administration costs	111,526	-	**111,526**	104,083
Governance costs				
Audit fees	-	6,000	**6,000**	6,000
Legal and professional fees	-	13	**13**	13
Trustee training	-	605	**605**	1,923
Meeting expenses	-	247	**247**	233
Analysed between Charitable activities	**150,934**	**6,865**	**157,799**	**143,125**

Basis of allocation for support costs:

Staff costs – specific staff costs

Depreciation – 100%

Administration costs – specific support costs

Governance costs – specific governance costs

7 NET INCOME / EXPENDITURE

This is stated after charging depreciation and disposal of tangible fixed assets owned by the charity of £7,414 (2019: £5,656).

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the period. There were no reimbursed expenses to trustees (2019: £0).

8 AUDITOR'S REMUNERATION

The Auditor's remuneration amounts to an Audit fee of £6,000 (2019: £6,000).

	2020	2019
	£	£
Audit fee	**6,000**	6,000
	6,000	6,000

9 EMPLOYEES

Number of employees

The average number of employees during the year was:

	Total 2020	Total 2019
Community services	**14**	13
Education	**2**	2
Volunteering, awareness and training	**2**	2
Fundraising	**1**	1
Administration	**2**	1
Chief Executive	**1**	1
	22	20

Employment costs

	Total 2020	Total 2019
Wages and salaries	**£**	£
Community services	**449,739**	417,772
Fundraising	**39,010**	37,507
Support costs	**29,641**	22,105
	518,390	477,384

	Total 2020	Total 2019
Social security costs	**£**	£
Community services	**36,444**	36,814
Fundraising	**4,186**	4,004
Support costs	**1,866**	2,376
	42,496	43,194
Pension costs		
Community services	**9,813**	8,308
Fundraising	**985**	943
Support costs	**487**	496
	11,286	9,747
	572,172	530,325

The key management personnel of the Charity comprise the senior management team as detailed in the trustees' report.

The total amount of employee remuneration benefits received by the senior management team was £229,219 (2019: £193,736).

There was one employee whose annual remuneration was £60,000 or more in 2020 (2019: One).

10 TANGIBLE FIXED ASSETS

	Fixtures, fittings & equipment
Cost	**£**
At 1 August 2019	**174,225**
Additions	**8,364**
Disposals	**(92,847)**
At 31 July 2020	**89,742**
Depreciation	
At 1 August 2019	**154,225**
Depreciation charged in the year	**5,590**
Disposals during the year	**(91,023)**
At 31 July 2020	**68,792**
Carrying amount	
At 31 July 2019	**20,000**
At 31 July 2020	**20,950**

11 DEBTORS

	July 2020	July 2019
	£	£
Other debtors	**12,250**	12,428
Prepayments and accrued income	**95,300**	75,915
	107,550	88,343

12 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	July 2020	July 2019
	£	£
Taxes and social security costs	**10,585**	11,446
Other creditors	**14,778**	16,397
Accruals	**13,563**	11,689
	38,926	39,532

13 RESTRICTED FUNDS

		Movement in funds		
	Balance at 1 August 2019	Incoming resources	Resources expended	**Balance at 31 July 2020**
	£	£	£	**£**
Outreach development and counselling	-	20,026	(20,026)	**-**
Welfare	**2,308**	19,183	(18,757)	**2,734**
Counselling service	**88,184**	80,000	(59,435)	**108,749**
Domestic Abuse Support	**77,695**	112,660	(108,976)	**81,379**
Children's worker	**4,508**	34,299	(36,178)	**2,629**
Children's service	**18,419**	25,000	(30,901)	**12,518**
Welfare resettlement	**3,810**	-	(3,810)	**-**
Education	**-**	79,000	(18,157)	**60,843**
Fundraising	**56,028**	-	(47,615)	**8,413**
COVID19	**-**	45,600	(25,775)	**19,825**
Volunteering, Communications and Training	**35,953**	25,000	(39,763)	**21,190**
Sexual Harassment Project	**5,144**	3,000	-	**8,144**
Sexual Violence Service	**26,219**	36,000	(39,661)	**22,558**
	318,268	**479,768**	**(449,054)**	**348,982**

The unspent restricted funds above will be spent in the next financial year unless otherwise stated below – more details with regard to them are below:

- Welfare –these funds relate to requests for assistance in specific cases of hardship and will be spent as the cases arise.
- Counselling service – these funds relate to the provision of the counselling service and will be spent in the next financial year.
- Domestic Abuse Support Service– these funds were given to provide these services and will be spent as incurred.
- Children's worker - these relate to funds received in advance for the children's worker costs and associated programming.
- Children's service – these funds will be spent in the next financial year.
- Welfare resettlement – this relates to an individual donation which has now been spent.
- Fundraising – this grant was given to provide a fundraiser to Jewish Women's Aid. This will be spent over the period concerned.
- Covid-19 - these funds relate to specific grants towards the incremental costs Jewish Women's Aid incurred in adapting our services to enable home-working and remote service delivery.
- Volunteering, communications and training – includes Women's Aid ASK Me ambassador training which will be completed in the next financial year.
- Sexual harassment project –this funding is to further develop the new sexual harassment programme and will be resumed in the following financial year.
- Sexual violence service – this funding is for the Dina Sexual Violence service.

Restricted funds – prior year comparative

		Movement in funds			
	Balance at 1 August 2018	Incoming resources	Resources expended	Transfers	**Balance at 31 July 2019**
	£	£	£	£	**£**
Outreach development and counselling	**-**	23,674	(23,674)	-	**-**
Welfare	**2,308**	12,009	(10,834)	-	**2,308**
Counselling service	**-**	120,000	(50,818)	19,002	**88,184**
Domestic Abuse Support	**11,728**	77,695	(11,728)	-	**77,695**
Children's worker	**27,687**	10,775	(33,954)	-	**4,508**
Children's service	**19,002**	25,000	(6,581)	(19,002)	**18,419**
Welfare resettlement	**4,218**	-	(408)	-	**3,810**
Education	**-**	8,000	(8,000)	-	**-**
Fundraising	**56,621**	45,000	(45,593)	-	**56,028**
Volunteering, Communications and Training	**-**	80,000	(44,047)	-	**35,953**
Sexual Harassment Project	**-**	26,713	(21,569)	-	**5,144**
Sexual Violence Service	**-**	40,000	(13,781)	-	**26,219**
	120,389	**468,866**	**(270,987)**	**-**	**318,268**

14 UNRESTRICTED FUNDS

Designated funds

		Movement in funds			
	Balance at 1 August 2019	Incoming resources	Resources expended	Transfers	**Balance at 31 July 2020**
	£	£	£	£	**£**
Fixed asset fund	**20,000**	8,364	(7,414)	-	**20,950**
The Dina Project	**31,342**	-	(23,130)	(8,212)	**-**
Sexual Harassment Project	**12,940**	-	(20,461)	7,521	**-**
	64,282	**8,364**	**(51,005)**	**(691)**	**20,950**
Other charitable funds	**703,672**	597,987	(407,385)	691	**894,965**
	767,954	**606,351**	**(458,390)**	**-**	**915,915**

The fixed asset fund represents the net book value of the unrestricted fixed assets. This has been set aside for assets replacement.

The Dina Service – we completed research and have launched our sexual violence service in autumn 2019.

Sexual Harassment Project in response to the #MeToo movement JWA developed a sexual harassment programme to support Jewish agencies when there are claims of sexual harassment and to work in prevention.

Designated funds – prior year comparatives

		Movement in funds			
	Balance at 1 August 2018	Incoming resources	Resources expended	Transfers	**Balance at 31 July 2019**
	£	£	£	£	**£**
Fixed asset fund	**22,139**	3,517	(5,656)	-	**20,000**
The Dina Project	**43,350**	-	(13,344)	1,336	**31,342**
Sexual Harassment Project	**10,000**	-	(2,500)	5,440	**12,940**
	75,489	**3,517**	**(21,500)**	**6,776**	**64,282**
Other charitable funds	**736,227**	560,099	(585,878)	(6,776)	**703,672**
	811,716	**563,616**	**(607,378)**	**-**	**767,954**

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	**31 July 2020 Total**
Fund balances at 31 July 2020 are represented by:	£	£	**£**
Tangible assets	20,950	-	**20,950**
Current assets	921,219	361,654	**1,282,873**
Creditors: amounts falling due within one year	(26,254)	(12,672)	**(38,926)**
	915,915	**348,982**	**1,264,897**

	Unrestricted Funds	Restricted Funds	**31 July 2019 Total**
Fund balances at 31 July 2019 are represented by:	£	£	**£**
Tangible assets	20,000	-	**20,000**
Current assets	779,806	325,948	**1,105,754**
Creditors: amounts falling due within one year	(31,852)	(7,680)	**(39,532)**
	767,954	**318,268**	**1,086,222**

16 NET CASH PROVIDED BY OPERATING ACTIVITIES

	July 2020	July 2019
	£	£
Surplus for the year	**178,674**	154,117
Adjustments for:		
Investment income recognised in profit or loss	**(2,531)**	(1,343)
Depreciation and impairment of tangible fixed assets	**7,414**	5,656
Movements in working capital:		
(Increase)/decrease in debtors	**(19,207)**	10,272
Increase/(decrease) in creditors	**(605)**	8,286
Cash generated from operations	**163,745**	176,988

17 COMMITMENTS UNDER OPERATING LEASES

At the period end the company had aggregate commitments under non-cancellable operating leases as set out below:

	July 2020	July 2019
	£	£
Within 1 year	**52,456**	52,456
Within 2 – 5 years	**127,855**	180,311
More than 5 years	**-**	-
	180,311	232,767

18 RELATED PARTY TRANSACTIONS

In total £33,793 was received from trustees and parties related to trustees as personal donations (2019: £41,491).

JEWISH WOMEN'S AID

Company Registration No. 3024499 (England and Wales)
Charity Registration No. 1047045