



**JEWISH WOMEN'S AID**

A Company Limited by Guarantee

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**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

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**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

# STREET TOWN CO

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# HIGHLIGHTS OF THE YEAR

JWA is professionally run by a team of 20 staff and

**140** dedicated volunteers

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We supported over

**700**

women and over **200** children, and support an increasing number of women each year.

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We provided counselling for

**275** women in over **1,723** sessions

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We reached over

**3,000**

pupils in healthy relationships sessions in schools and through our Safer Dating programme for 16-25 year olds.

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We developed and piloted our **Sexual Harassment in the workplace programme** and established our **Dina Sexual Violence service**.

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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.

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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:

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- 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.



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## **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

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- 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.

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- 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

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- 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

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## 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



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## 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

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## 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.



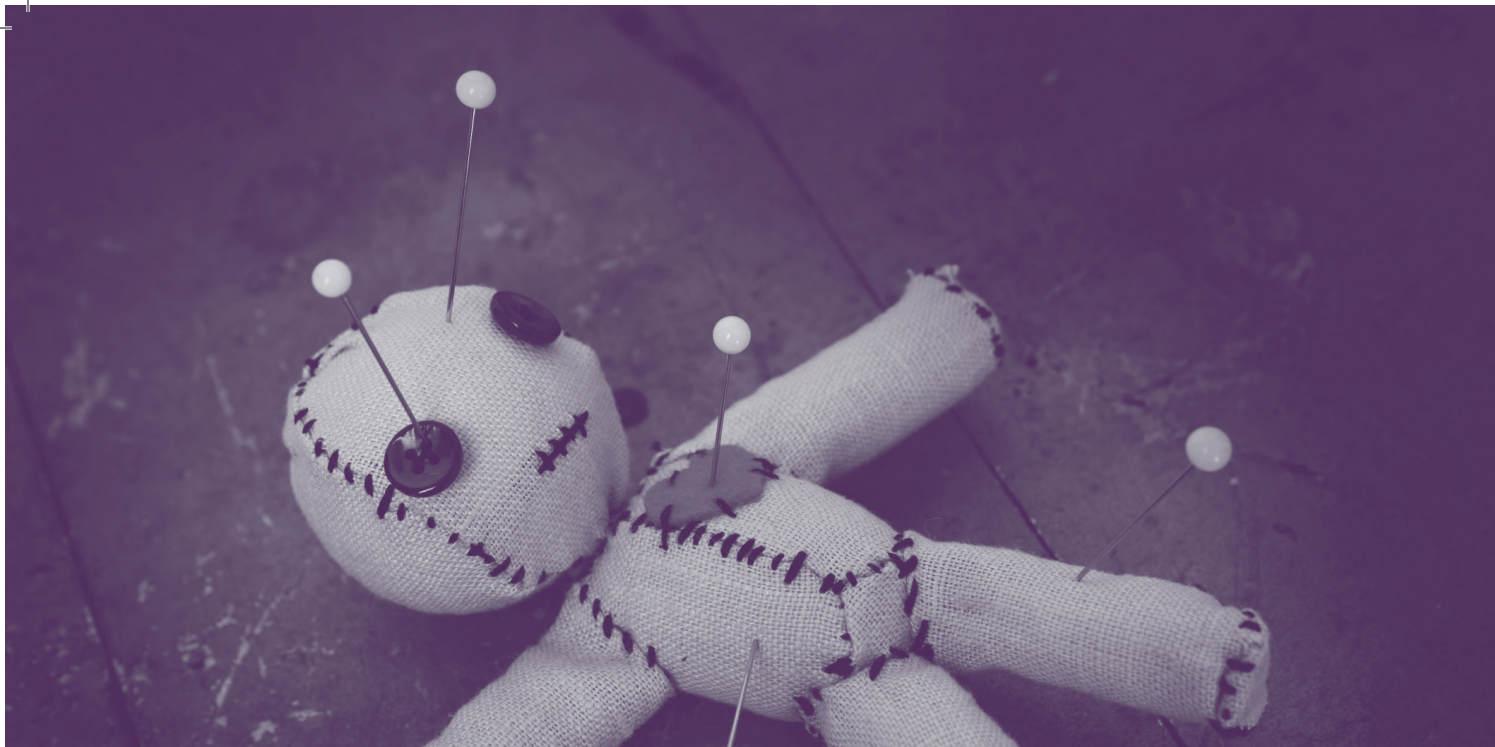
**I just got the parcel of toys!  
It's absolutely amazing!  
Things for each of my kids.  
Please send on my thanks  
to whomever arranged it.  
It's just wonderful!!!**

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 PLANS FOR 2020-21

### 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.

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.



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## 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.





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## 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

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**Jo Rosenthal** - Treasurer

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Dated: Apr 29, 2021

# INDEPENDENT AUDITOR'S REPORT

# INDEPENDENT AUDITOR'S REPORT

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## 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.





# INDEPENDENT AUDITOR'S REPORT

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## 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.



# INDEPENDENT AUDITOR'S REPORT

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## MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where 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.



# INDEPENDENT AUDITOR'S REPORT

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## 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](http://www.frc.org.uk/auditorsresponsibilities)**. This description forms part of our Auditors' Report.

*Berg Kaprow Lewis LLP*

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Berg Kaprow Lewis LLP  
Chartered Accountants  
Statutory Auditor


35 Ballards Lane  
London  
N3 1XW

Apr 29, 2021

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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
<b><u>Income from:</u></b>	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Voluntary income	2	603,820	479,768	1,083,588	1,031,139
Investments	3	2,531	-	2,531	1,343
<b>Total income</b>		<b>606,351</b>	<b>479,768</b>	<b>1,086,119</b>	<b>1,032,482</b>
<b><u>Expenditure on:</u></b>					
Raising funds	4	21,023	49,582	70,605	127,953
Charitable activities	5	437,367	399,472	836,839	750,412
<b>Total</b>		<b>458,390</b>	<b>449,054</b>	<b>907,444</b>	<b>878,365</b>
<b>Net income and net movement in funds</b>		<b>147,961</b>	<b>30,714</b>	<b>178,675</b>	<b>154,117</b>
<b>Reconciliation of funds:</b>	<b>13-14</b>				
<b>Total funds brought</b>		<b>767,954</b>	<b>318,268</b>	<b>1,086,222</b>	<b>932,105</b>
<b>Total funds carried forward</b>		<b>915,915</b>	<b>348,982</b>	<b>1,264,897</b>	<b>1,086,222</b>

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.

## BALANCE SHEET AS AT 31 JULY 2020

		2020		2019	
	Note	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10		20,950		20,000
<b>Current assets</b>					
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	
<b>Creditors: amounts falling due within the year</b>	12	(38,926)		(39,532)	
<b>Net current assets</b>	13-14		1,243,947		1,066,222
<b>Total assets less current liabilities</b>			1,264,897		1,086,222
<b>Income funds</b>					
Restricted funds:	13		348,982		318,268
Unrestricted funds:					
Designated funds	14		20,950		64,282
Other charitable funds	14		894,965		703,672
<b>Total funds</b>			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

		2020		2019	
	Note	£	£	£	£
<b>Cash flows from operating activities</b>					
Net cash provided by operating activities	16		163,745		176,988
<b>Cash flows from investing activities</b>					
Purchase of tangible fixed assets		(8,364)		(3,517)	
Interest received		2,531		1,343	
<b>Net cash provided by / (used in) investing activities</b>			(5,833)		(2,174)
Increase in short-term investments			(14,973)		(525)
<b>Change in cash and cash equivalents in the reporting period</b>			142,939		174,289
Cash and cash equivalents at the beginning of the year			629,959		455,670
<b>Cash and cash equivalents at the end of the year</b>			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
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### **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	<b>26,609</b>
Solace	15,858	23,171	<b>39,029</b>
Grants, gifts and donations	476,398	429,988	<b>906,386</b>
Government grants	16,572	-	<b>16,572</b>
Membership subscriptions	15,558	-	<b>15,558</b>
Fundraising events	79,434	-	<b>79,434</b>
<b>Total</b>	<b>603,820</b>	<b>479,768</b>	<b>1,083,588</b>

Income from government grants all relates to the Coronavirus Job Retention Scheme.

### Prior year comparison

	Unrestricted funds	Restricted funds	Total
	£	£	£
London Councils	-	23,674	<b>23,674</b>
Solace	17,869	-	<b>17,869</b>
Grants, gifts and donations	208,182	445,192	<b>653,374</b>
Membership subscriptions	4,321	-	<b>4,321</b>
Legacies	18,545	-	-
Fundraising events	313,356	-	<b>313,356</b>
<b>Total</b>	<b>562,273</b>	<b>468,866</b>	<b>1,031,139</b>

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 JULY 2020

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
	£	£	£	
<u>Fundraising and Publicity</u>				
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
<b>Total</b>	<b>21,023</b>	<b>49,582</b>	<b>70,605</b>	<b>127,953</b>

## 5 CHARITABLE ACTIVITIES

	2020	2019
	£	£
<u>Community services</u>		
Direct costs		
Staff costs	<b>495,996</b>	462,894
Other expenditure	<b>183,044</b>	144,393
	<b>679,040</b>	607,287
Share of support costs (see note 6)	<b>150,934</b>	49,582
Share of governance costs (see note 6)	<b>6,865</b>	8,409
	<b>836,839</b>	750,412
<b>Analysis by fund</b>		
Unrestricted funds	<b>437,367</b>	525,017
Restricted funds	<b>399,472</b>	225,395
	<b>836,839</b>	750,412

## 6 SUPPORT COSTS

	Support costs	Governance costs	Total support support 2020	Total support support 2019
	£	£	£	£
Staff costs	31,994	-	<b>31,994</b>	24,977
Depreciation and disposal	7,414	-	<b>7,414</b>	5,656
Administration costs	111,526	-	<b>111,526</b>	104,083
<b>Governance costs</b>				
Audit fees	-	6,000	<b>6,000</b>	6,000
Legal and professional fees	-	13	<b>13</b>	13
Trustee training	-	605	<b>605</b>	1,923
Meeting expenses	-	247	<b>247</b>	233
<b>Analysed between Charitable activities</b>	<b>150,934</b>	<b>6,865</b>	<b>157,799</b>	<b>143,125</b>

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
	<b>6,000</b>	<b>6,000</b>

## 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
	<b>22</b>	<b>20</b>

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 JULY 2020

### Employment costs

	Total 2020	Total 2019
	£	£
<b>Wages and salaries</b>		
Community services	<b>449,739</b>	417,772
Fundraising	<b>39,010</b>	37,507
Support costs	<b>29,641</b>	22,105
	<b>518,390</b>	477,384

	Total 2020	Total 2019
	£	£
<b>Social security costs</b>		
Community services	<b>36,444</b>	36,814
Fundraising	<b>4,186</b>	4,004
Support costs	<b>1,866</b>	2,376
	<b>42,496</b>	43,194

	Total 2020	Total 2019
	£	£
<b>Pension costs</b>		
Community services	<b>9,813</b>	8,308
Fundraising	<b>985</b>	943
Support costs	<b>487</b>	496
	<b>11,286</b>	9,747
	<b>572,172</b>	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
<b>Cost</b>	<b>£</b>
At 1 August 2019	<b>174,225</b>
Additions	<b>8,364</b>
Disposals	<b>(92,847)</b>
At 31 July 2020	<b>89,742</b>
<b>Depreciation</b>	
At 1 August 2019	<b>154,225</b>
Depreciation charged in the year	<b>5,590</b>
Disposals during the year	<b>(91,023)</b>
<b>At 31 July 2020</b>	<b>68,792</b>
<b>Carrying amount</b>	
At 31 July 2019	<b>20,000</b>
<b>At 31 July 2020</b>	<b>20,950</b>

## 11 DEBTORS

	July 2020	July 2019
	£	£
Other debtors	<b>12,250</b>	12,428
Prepayments and accrued income	<b>95,300</b>	75,915
	<b>107,550</b>	88,343

## 12 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	July 2020	July 2019
	£	£
Taxes and social security costs	<b>10,585</b>	11,446
Other creditors	<b>14,778</b>	16,397
Accruals	<b>13,563</b>	11,689
	<b>38,926</b>	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	<b>2,308</b>	19,183	(18,757)	<b>2,734</b>
Counselling service	<b>88,184</b>	80,000	(59,435)	<b>108,749</b>
Domestic Abuse Support	<b>77,695</b>	112,660	(108,976)	<b>81,379</b>
Children's worker	<b>4,508</b>	34,299	(36,178)	<b>2,629</b>
Children's service	<b>18,419</b>	25,000	(30,901)	<b>12,518</b>
Welfare resettlement	<b>3,810</b>	-	(3,810)	-
Education	-	79,000	(18,157)	<b>60,843</b>
Fundraising	<b>56,028</b>	-	(47,615)	<b>8,413</b>
COVID19	-	45,600	(25,775)	<b>19,825</b>
Volunteering, Communications and Training	<b>35,953</b>	25,000	(39,763)	<b>21,190</b>
Sexual Harassment Project	<b>5,144</b>	3,000	-	<b>8,144</b>
Sexual Violence Service	<b>26,219</b>	36,000	(39,661)	<b>22,558</b>
	<b>318,268</b>	<b>479,768</b>	<b>(449,054)</b>	<b>348,982</b>

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 JULY 2020

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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.

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 JULY 2020

### 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	<b>2,308</b>	12,009	(10,834)	-	<b>2,308</b>
Counselling service	-	120,000	(50,818)	19,002	<b>88,184</b>
Domestic Abuse Support	<b>11,728</b>	77,695	(11,728)	-	<b>77,695</b>
Children's worker	<b>27,687</b>	10,775	(33,954)	-	<b>4,508</b>
Children's service	<b>19,002</b>	25,000	(6,581)	(19,002)	<b>18,419</b>
Welfare resettlement	<b>4,218</b>	-	(408)	-	<b>3,810</b>
Education	-	8,000	(8,000)	-	-
Fundraising	<b>56,621</b>	45,000	(45,593)	-	<b>56,028</b>
Volunteering, Communications and Training	-	80,000	(44,047)	-	<b>35,953</b>
Sexual Harassment Project	-	26,713	(21,569)	-	<b>5,144</b>
Sexual Violence Service	-	40,000	(13,781)	-	<b>26,219</b>
	<b>120,389</b>	<b>468,866</b>	<b>(270,987)</b>	-	<b>318,268</b>

## 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	<b>20,000</b>	8,364	(7,414)	-	<b>20,950</b>
The Dina Project	<b>31,342</b>	-	(23,130)	(8,212)	-
Sexual Harassment Project	<b>12,940</b>	-	(20,461)	7,521	-
	<b>64,282</b>	<b>8,364</b>	<b>(51,005)</b>	<b>(691)</b>	<b>20,950</b>
Other charitable funds	<b>703,672</b>	597,987	(407,385)	691	<b>894,965</b>
	<b>767,954</b>	<b>606,351</b>	<b>(458,390)</b>	-	<b>915,915</b>

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.

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 JULY 2020

### 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	<b>22,139</b>	3,517	(5,656)	-	<b>20,000</b>
The Dina Project	<b>43,350</b>	-	(13,344)	1,336	<b>31,342</b>
Sexual Harassment Project	<b>10,000</b>	-	(2,500)	5,440	<b>12,940</b>
	<b>75,489</b>	<b>3,517</b>	<b>(21,500)</b>	<b>6,776</b>	<b>64,282</b>
Other charitable funds	<b>736,227</b>	560,099	(585,878)	(6,776)	<b>703,672</b>
	<b>811,716</b>	<b>563,616</b>	<b>(607,378)</b>	-	<b>767,954</b>

## 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	-	<b>20,950</b>
Current assets	921,219	361,654	<b>1,282,873</b>
Creditors: amounts falling due within one year	(26,254)	(12,672)	<b>(38,926)</b>
	<b>915,915</b>	<b>348,982</b>	<b>1,264,897</b>

	Unrestricted Funds	Restricted Funds	31 July 2019 Total
Fund balances at 31 July 2019 are represented by:	£	£	£
Tangible assets	20,000	-	<b>20,000</b>
Current assets	779,806	325,948	<b>1,105,754</b>
Creditors: amounts falling due within one year	(31,852)	(7,680)	<b>(39,532)</b>
	<b>767,954</b>	<b>318,268</b>	<b>1,086,222</b>



## 16 NET CASH PROVIDED BY OPERATING ACTIVITIES

	July 2020	July 2019
	£	£
Surplus for the year	<b>178,674</b>	154,117
Adjustments for:		
Investment income recognised in profit or loss	<b>(2,531)</b>	(1,343)
Depreciation and impairment of tangible fixed assets	<b>7,414</b>	5,656
Movements in working capital:		
(Increase)/decrease in debtors	<b>(19,207)</b>	10,272
Increase/(decrease) in creditors	<b>(605)</b>	8,286
<b>Cash generated from operations</b>	<b>163,745</b>	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	<b>52,456</b>	52,456
Within 2 – 5 years	<b>127,855</b>	180,311
More than 5 years	-	-
	<b>180,311</b>	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