



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

STREET T N O C

TRUSTEES' REPORT	06
INDEPENDENT AUDITOR'S REPORT	23
STATEMENT OF FINANCIAL ACTIVITIES	30
BALANCE SHEET	31
CASH FLOW	32
NOTES TO THE ACCOUNTS	33-51

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.

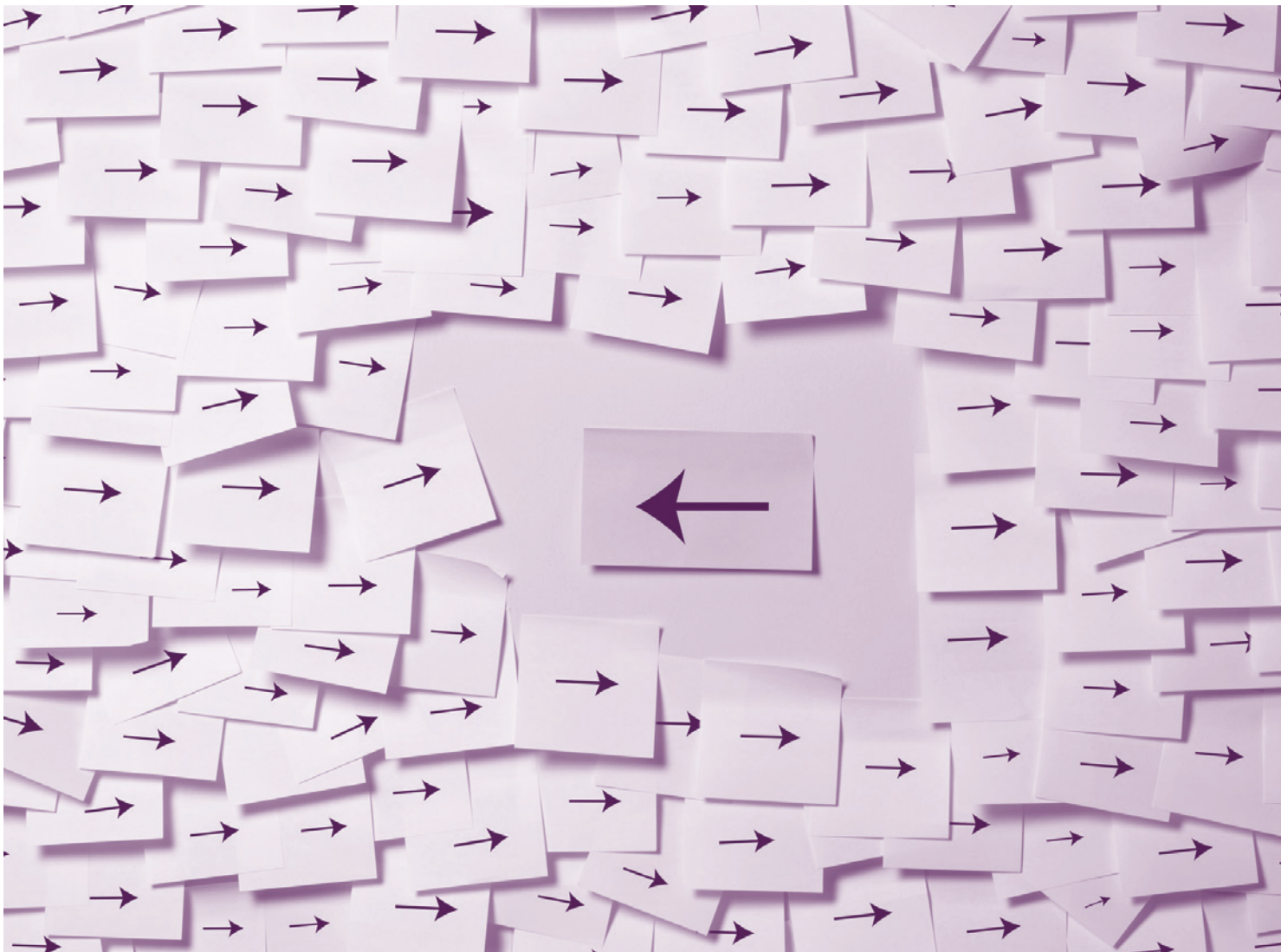
We are proud that these services are provided by a skilled professional team which has sector qualifications, is experienced and up to date with best practice in its field. This team is supported by a dedicated and well-run team of volunteers.

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.

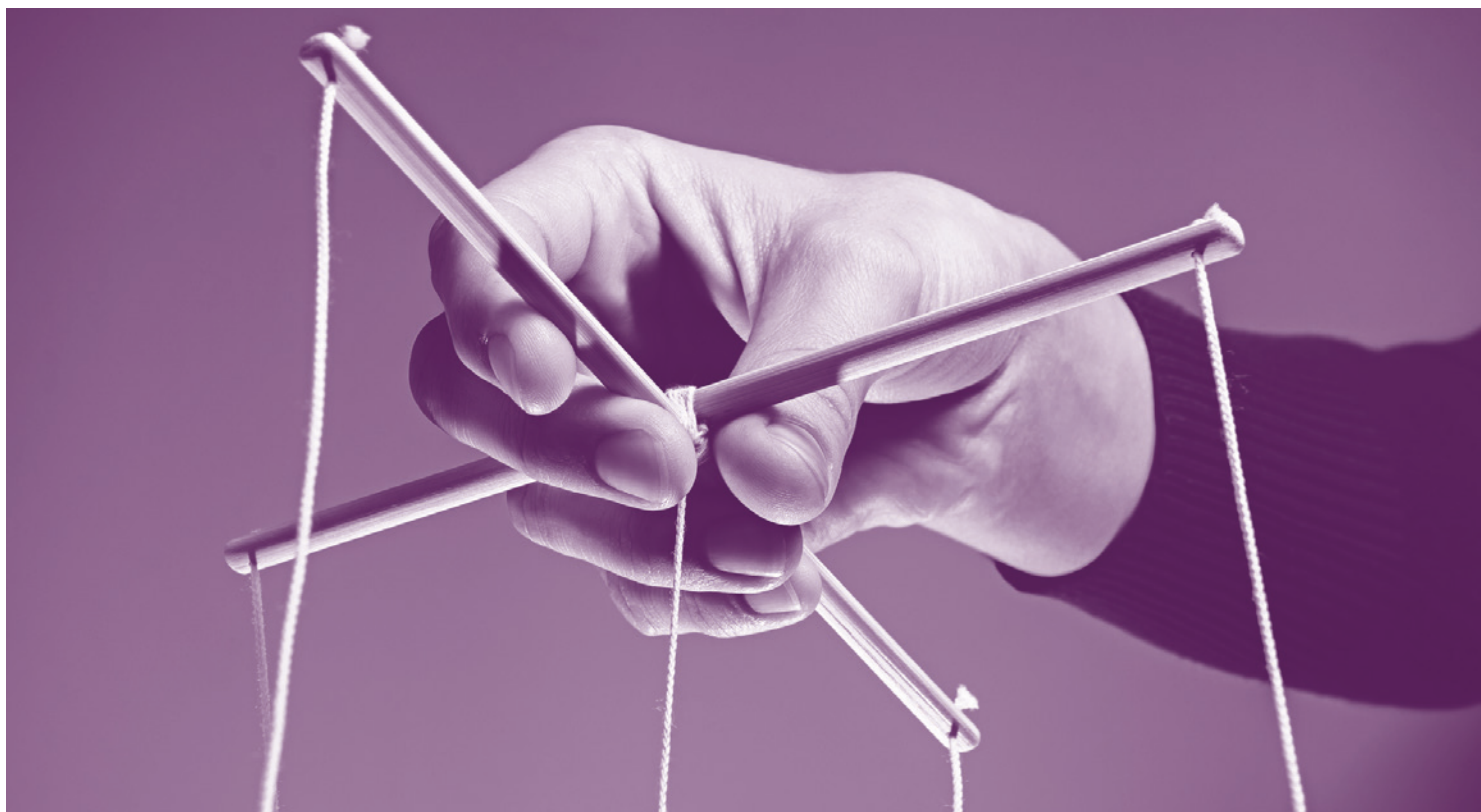
- We continued to offer our **training and talks programme** across and beyond the Jewish community, with all sessions successfully switching to an online format. We delivered 33 talks, reaching 1,817 people at synagogues and other settings, raising awareness and understanding among Jewish communities 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

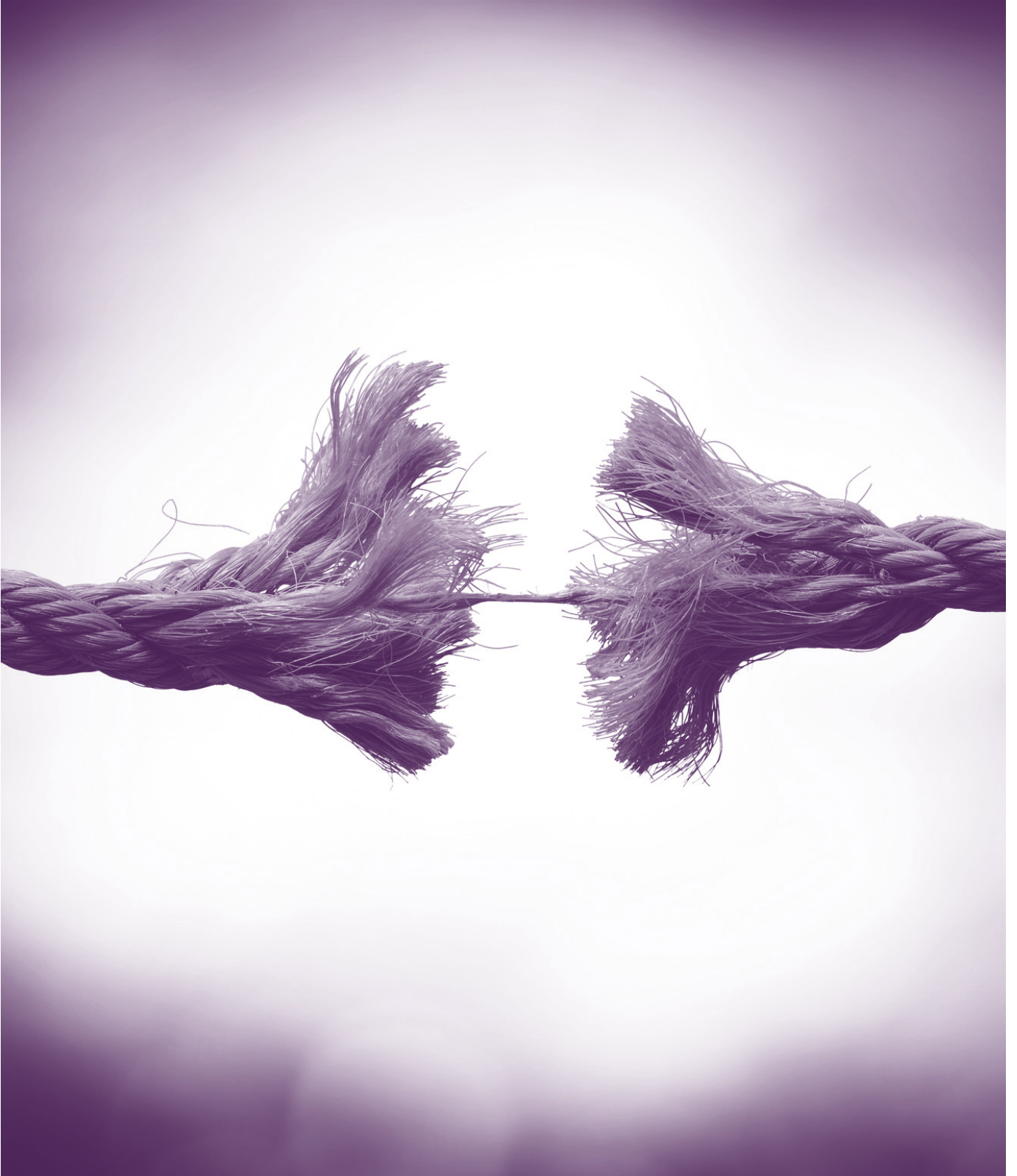
JWA operates in a challenging and demanding area where there are very few certainties over funding and limited local authority or other governmental funding. Therefore, each year fundraising and events are required to raise the necessary funds to run the charity. To mitigate these risks, JWA as an organisation 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

PLANS FOR 2021-22

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.

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

Jo Rosenthal - Treasurer

28/04/2022

Dated: 28/04/2022

INDEPENDENT AUDITOR'S REPORT

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.



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.

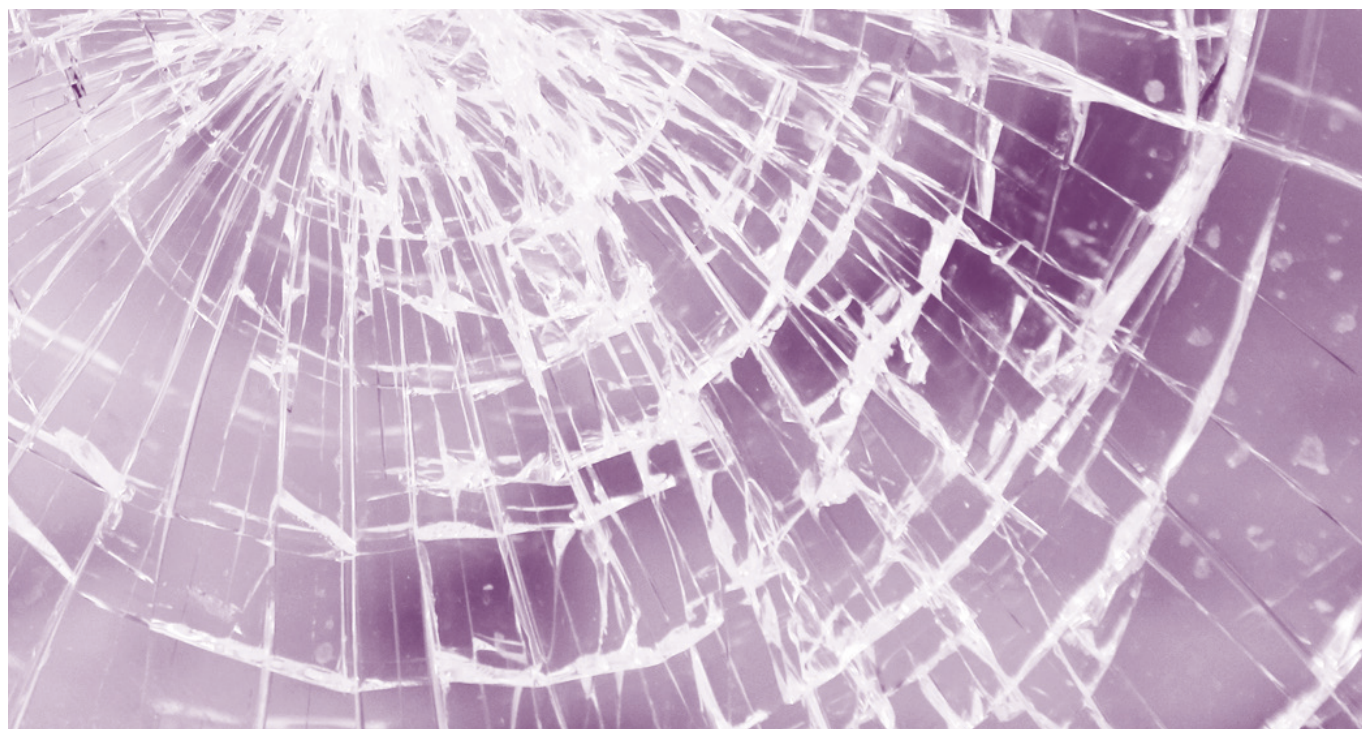
Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the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



INDEPENDENT AUDITOR'S REPORT

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

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

**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.

		2021		2020	
	Note	£	£	£	£
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	
		<u>1,424,619</u>		<u>1,282,873</u>	
Creditors: amounts falling due within one year	13	(43,440)		(38,926)	
		<u></u>		<u></u>	
Net current assets			1,381,179		1,243,947
Total assets less current liabilities			<u>1,402,317</u>		<u>1,264,897</u>
Total net assets			<u>1,402,317</u>		<u>1,264,897</u>
Charity funds					
Restricted funds	14		181,374		348,982
Unrestricted funds	14		1,220,943		915,915
Total funds			<u>1,402,317</u>		<u>1,264,897</u>

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

M Abramson

Jo Rosenthal - Treasurer

JH Rosenthal

Date:

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, limited 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	-	8,602	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
	<u>527,943</u>	<u>355,858</u>	<u>883,801</u>
	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
	<u>406,884</u>	<u>429,955</u>	<u>836,839</u>

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
	<u>701,717</u>	<u>40,092</u>	<u>141,992</u>	<u>883,801</u>

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
	<u>656,791</u>	<u>22,249</u>	<u>157,799</u>	<u>836,839</u>

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
	<u>701,717</u>	<u>656,791</u>

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	-
	<u>64,282</u>	<u>8,364</u>	<u>(51,004)</u>	<u>(692)</u>	<u>20,950</u>
General funds					
General Funds - all funds	703,672	597,986	(407,385)	692	894,965
Total Unrestricted funds	<u>767,954</u>	<u>-</u>	<u>(458,389)</u>	<u>-</u>	<u>915,915</u>
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
	<u>318,268</u>	<u>479,768</u>	<u>(449,054)</u>	<u>-</u>	<u>348,982</u>
Total of funds	<u>1,086,222</u>	<u>479,768</u>	<u>(907,443)</u>	<u>-</u>	<u>1,264,897</u>

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).

