UNITED JEWISH ISRAEL APPEAL

England & Wales · Charity number 1060078

Details

Other names	JOINT JEWISH CHARITABLE TRUST, JEWISH LIFE, THE HEART OF JEWISH LIFE, UJIA
Status	Registered
Legal form	Charitable company
Company number	03295115
Registered	1997-01-10
Register	View on the Charity Commission register

Contact

Address	4th Floor Amelie House 221 Golders Green Road London
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Website	www.ujia.org

Activities

Objects: THE PROMOTION OF SUCH PURPOSES (WHEREVER EFFECTED OR TO BE EFFECTED) AS FOR THE TIME BEING ARE CHARITABLE PURPOSES ACCORDING TO THE LAWS OF ENGLAND AND WALES.

Activities: Our main objectives are to invest in young people and education in Israel and the UK Jewish Community, and the connection between the two communities. We do this by raising funds and spending them as grants or direct intervention in projects focused on youth and education in the UK Jewish community and in Israel, primarily in the Galil region in the North of the country.

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Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Sponsors Or Undertakes Research
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Religious Activities, Arts/culture/heritage/science
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Israel
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£12,804,000	£11,317,000	£9,248,000	26
2023-09-30	£6,388,000	£8,292,000	£7,018,000	35
2022-09-30	£6,733,000	£7,322,000	£6,650,000	31
2021-09-30	£7,469,000	£6,244,000	£7,239,000	55
2020-09-30	£8,213,844	£8,523,670	£6,014,040	61

Trustees

Name	Role	Appointed
Alexi Jane Lewy		2023-06-01
Benjamin Shapiro		2026-01-23
David Pliener		2021-03-18
Dr Naomi Katz		2026-05-14
Edward Louis Isaacs		2024-09-26
Gila Sacks		2024-03-28
Hilda Rosemary Worth		2025-01-30
Simon Wagman		2023-09-27
Steven Michael Noe		2022-12-13

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UNITED JEWISH ISRAEL APPEAL

England & Wales - Charity number 1060078

Accounts





UNITED JEWISH ISRAEL APPEAL

(A company limited by guarantee)

ANNUAL REPORT AND CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2024





ujia

LIVE THE HISTORY. CREATE THE FUTURE.

Registered Charity (England & Wales): No. 1060078
Registered Charity (Scotland): No. SC 039181
A company limited by guarantee and registered in England: 3295115



CONTENTS

Report of the Trustees	**3**
Consolidated Statement of Financial Activities	**20**
Consolidated Balance Sheet	**21**
Company Balance Sheet	**22**
Consolidated Cash Flow Statement	**23**
Notes to the Financial Statements	**24**
Independent Auditors' Report	**41**



REPORT OF THE TRUSTEES

UNITED JEWISH ISRAEL APPEAL ("UJIA") – VISION AND MISSION

UJIA is dedicated to inspiring young Jewish people in the UK to forge their own personal relationship with Israel – with its past, present and future. We do this so that they will have a strong sense of belonging to the Jewish people.

Israel is a core part of the identity – whether cultural, religious or ethnic – of most British Jews. UJIA aims to inspire young Jews through experiences that build a connection to the people, history and culture of Israel.

Young Jews aged between 14 and 24 are the primary audience for our work. Research shows that this is the age when young people begin to form their own identities. Older peer role models (madrichim) can play a crucial part in helping to shape those identities.

UJIA's strategic focus is therefore on empowering young people in the informal education sector, facilitating and creating meaningful educational experiences in Israel, and deepening the connection between the UK Jewish community and Israel. UJIA works across the political, religious, geographic and cultural spectrum of the UK Jewish community, creating cross-communal environments for engagement.

UJIA – STRATEGY

The strategy for the five years 2023-2028 is a clear continuation from the previous 3-year strategy, focused on the result of our understanding of programmatic impact, precious financial resources and the need for discipline around our brand promise. The revised strategy has streamlined areas of activity and delves deeper into our existing work.

There are three pillars around which we organise our programmatic work:

1. Empowering Young People
2. Experiencing Israel
3. Deepening Israel Connections

We are dedicated to empowering young Jews by removing barriers to help them form strong connections with Israel and by cultivating future leaders who can inspire their peers. We want to empower young Jews to choose to engage with Israel by participating in an educational experience

in Israel. We do this through developing a thriving informal Jewish education sector with the Youth Movements and the Union of Jewish Students.

We have decades of experience in sending young Jews in the UK to Israel on rite of passage programmes, such as Israel Tour, Gap Years and Birthright Israel. These experiences in Israel offer firsthand encounters, peer connections, and educational settings that are instrumental in strengthening a relationship with Israel.

We also emphasise the importance of deepening this connection with Israel through support for initiatives aimed at combating inequality and enhancing social mobility within Israel's most disadvantaged communities. Our efforts ensure that young people and their families are not only connected to Israel but are also active participants in its progress and development.

Within these three pillars, UJIA's most significant activity at the moment is organising Israel experiences for young people in the UK Jewish community. We want these Israel trips to be safe, to offer enriching educational content and to open the door to sustained engagement with the Jewish community and with Israel. We've increased our financial investment in these trips and are also working with our partners to train group leaders, with the aim of enhancing the educational content. It is vital that we continue to maintain the highest standards possible, while ensuring that the trips remain affordable to participants. We also want to work on increasing the opportunities for post-trip engagement.

The new strategic plan intended to allocate more funds to organisations in the UK, rather than in Israel. This reflects our commitment to fostering a strong Jewish identity among all members, as well as ensuring that they feel a strong affiliation with the Jewish people. We hope to give the young people we work with an enduring sense of personal connection to Israel's past, present and future – a connection that is vital if the Jewish community is to continue to flourish.

THE IMPACT OF THE EVENTS OF 7TH OCTOBER 2023 ON OUR STRATEGY

We were committed to implementing our new strategy from 1st October 2023 but one week later, everything changed. The situation in Israel altered dramatically after Hamas attacked communities in the south of Israel, leading to the widescale evacuation of communities in the South and the north of the country, as Hezbollah attacked that region.

UJIA was in a unique position to meet the huge need for humanitarian support. So, while our overall 5-year strategy remained unchanged, we launched an emergency fundraising campaign one week into our new financial reporting period. At the time of writing, more than £8 million has been raised, funding projects that will help meet the immediate and medium-term needs of Israelis affected by the terrorist attacks and displaced by the war.

Therefore, a fourth pillar was added to our strategic plan – responding during times of crisis in Israel, and assistance in recovery and rebuilding. UJIA has always stood as a rallying point for the British Jewish community during times of crisis and by mobilising our vast philanthropic efforts and utilising the strong partnerships on the ground, we are well placed to provide support when Israel faces challenges.

Israel experiences were affected by the situation, and significant additional effort was required to ensure they could go ahead safely. Furthermore, a new type of experience was created: volunteering trips. Many young people were searching for meaningful ways to support the people in Israel – and volunteering directly with them for 10 days to several months was an effective way to do so. This was facilitated through Masa, Birthright and Onward volunteering programs.

VOLUNTEERS AND STAFF

UJIA's operations are made possible thanks to the unwavering support of more than 200 volunteers in the UK and Israel. Without them, we would not be able to have the impact we do, nor would UJIA have been able to grow in the way we have. The Trustees are profoundly grateful to these volunteers for their tireless efforts, which have been invaluable in helping us to advance our mission.

Volunteers are the lifeblood of our organisation, bringing a range of skills and perspectives – as well as passion – to our work. Their commitment not only amplifies what we're doing, but also creates a sense of community and shared purpose. In our volunteers, we witness first hand the power of collective action to make positive change.

In particular, during this challenging year, UJIA's volunteers stepped up in many ways. From picking up phones during emergency telethons, travelling to Israel to offer assistance to those in need, to putting on events to raise thousands of much needed emergency funds, the impact felt was immense.

The Trustees would also like to express our heartfelt appreciation to our hardworking professional staff. Their expertise, diligence and unwavering commitment are pivotal in ensuring that we achieve our aims. Together, volunteers and staff form a cohesive team, driving forward our work with unfaltering enthusiasm.

We remain committed to fostering a culture of collaboration, appreciation and mutual support within UJIA. Our staff and volunteers demonstrate how much can be achieved when people work together in pursuit of a common cause.

PRINCIPAL OBJECTIVES AND ACTIVITIES OF UJIA

The objects of UJIA as defined in its Articles of Association are for the public benefit.

The Trustees have had due regard to the Charity Commission's guidance on public benefit when considering the Charity's objectives and activities.

UJIA ISRAEL

UJIA Israel, formerly the British Olim Society Charitable Trust, is a charity registered in Israel. It provides UJIA with services, such as due diligence on projects undertaken in Israel, under a formal agreement.

Over the last few years, UJIA Israel has directly received substantial donations that will enable it to undertake a series of capital and programme-based projects. These, projects, many co-funded by UJIA UK, will seek to improve outcomes for youth at risk, and to provide employment and education for vulnerable populations around Israel.

STRATEGIC REPORT

ACHIEVEMENTS, PERFORMANCE AND FUTURE PLANS

Financial Overview

Total income in 2024 was £12.8 million compared with £6.4 million in 2023. This large increase was due to the emergency campaign launched in the aftermath of the October 7th attacks which resonated with donors who wanted to support UJIA's efforts to help those affected. Unrestricted income was not adversely affected by this increased level of restricted support.

Total expenditure in 2024 was £11.3 million compared with £8.3 million in 2023. UK spend continued as planned but spend in Israel which was budgeted to decrease on the year in line with the amended strategy, instead increased through our emergency work with partners.

The increase in net current assets on the balance sheet is mainly driven by the restricted funds related to the emergency for which the timeframe for spend will span multiple reporting periods.

1 - UK Programme

We have continued to focus on high quality Israel Engagement and experiences, focusing on the diverse communities that make up Israel's society. We have also reinforced our approach of developing leaders who feel a sense of connection to and responsibility for the Jewish People, and who help to create a thriving, inclusive Jewish community.

Experiencing Israel, Empowering Jewish Youth and Deepening Israel Connections

Offering high-quality, immersive, experiential education in Israel for UK Jewish Youth continues to be a core part of UJIA's work. We believe that positive experiences in Israel will not only provide an entry point into the Jewish community, but will also open up pathways into leadership. These experiences help young people across the community to engage with Israel, their Jewish identity and each other.

Israel Experiences in 2023-2024 took on additional significance and challenges as a result of the terrorist attacks of 7th October 2023, and the resulting regional conflict. Staff at UJIA undertook a detailed risk analysis of the Israel programming it supports, and worked with partners both in the UK and Israel to manage that risk and adapt programming as required.

Masa engaged 476 British young adults on long-term Israel programmes for the academic year 2023/2024, through a number of different youth movements and providers. Work began to plan a new UJIA initiative to be rolled out in January 2025 to enrich high calibre content for the participants on Gap Year Programmes in Israel; the Gap Year Scholarship Programme will offer educational coaching as well as financial support to young people.

The UJIA **Onward** Israel programme – a multi-week programme for young people over the age of 18, saw 15 participants enrol, spending 8 weeks in Tel Aviv taking part in high level internship in diverse fields, including finance, law, politics, technology and startups. This was down on the 48 participants joining in 2023.

Our work with **Birthright** pivoted to enable increasing number of those wishing to volunteer to pick fruit and vegetables, supporting the agricultural infrastructure in Israel. 355 volunteers contributed 516 weeks of volunteering. Despite programmatic numbers being significantly reduced by the war, training programmes were delivered, giving young leaders the essential tools they needed to deliver a reduced number of Israel Tours and Birthright programmes.

We worked tirelessly to ensure that **Israel Tour** – a rite-of-passage experience for British Jewish teens – could take place in summer 2024. UJIA trained more than 30 British madrichim during seminars in the UK and Israel, to make sure they were given the education, welfare support and other training necessary to lead Israel Tours. This also included additional training in security protocols, and mental health training focused on responding to anxiety around sirens and conflict. 489 young people participated in Israel Tour, across 6 youth movements and 14 Tour Groups. We awarded over £110,000 in means-tested bursaries to more than 70 Israel Tour participants. We also continued to offer interest-free loans as a form of financial assistance for the 'squeezed middle' – families who are not eligible for a bursary but are still struggling to meet the full cost of the programme. This was made possible thanks to the ongoing community fundraising campaign – demonstrating the widespread support Israel Tour has among the British-Jewish community. Israel Tours in summer 2024 all included additional social impact activities and engagement, including volunteering at food packaging warehouses, nurseries, and farms, to support Israeli civil society.

During this challenging period, UJIA in the UK continued to create physical and online spaces and resources for partners grappling with the aftermath of the horrific attacks on Israel. In addition to regular educational updates, UJIA worked with new partners, creating resources for leaders to support increased stress and anxiety levels in the young people they work with as well as addressing increased levels of antisemitism in mainstream environments.

While some work streams pivoted, we also continued with a 'business as usual' approach in other aspects of our work. Sharing a menu of training for **summer and winter camps** in the UK, all grantees received appropriate training and support for their leaders and participants. Training sessions were delivered to 6 youth movements, impacting over 4,000 young people.

In response to the displacement of so many Israeli young people from partner communities affected by the events of 7th October, UJIA worked with other agencies to bring 42 Israeli young people to UK informal education experiences at three separate youth movement summer camps. UJIA also arranged additional respite days after camp in London for each group of young Israelis before they returned to Israel. Additional training was put into place to ensure the Israeli youth integrated into camp life as smoothly as possible.

UJIA delivered its first **Kenes** conference, a dynamic day of reflection and dialogue, open to all educators and leaders from across the community. Kenes welcomed over 100 participants and explored the theme of 'Narratives' which was highly relevant to the target audience. There was an opportunity to engage with thought-provoking speakers, participate in interactive workshops, and gain practical insights to strengthen our shared identity and its impact on our work.

UJIA's **Chazon** induction programme for 25 youth movement and UJS sabbatical leaders was delivered in Israel, with participants expressing how meaningful the experience was for them in their leadership development.

As part of our partnership with the **Shalom Hartman Institute**, over 100 lay and professional colleagues attended a breakfast and live podcast recording with R Donniel Hartman and Yossi Klein Halevi, discussing the delicate balance between the deterrence of despair and the arrogance of power. A short opportunity for questions followed the podcast recording. The recording, Israel at War, After Nasrallah, was released on 2 October. In addition, in June, UJIA also sent seven community leaders on a week-long intensive seminar taught by senior faculty of the Shalom Hartman Institute, to further expand their horizons, enabling them to respond more meaningfully to the issues and challenges facing Jewish life in the UK today.

UJIA increased its UK programmatic work, adding capacity by employing an Israeli emissary educator to further our work with grantees and develop work with the young adult target audience.

Young UJIA ran a number of professional/networking content led speaker or "in conversation" events.

A CPD accredited **Coaching and Mentoring Course** was developed and rolled out to 17 participants (senior leaders from grantee organisations) as well as some UJIA staff. This course was aimed at middle and senior leadership colleagues and gave colleagues techniques which will aid the supervision and support of the staff and volunteers they lead.

Grantmaking in the UK is vital to our impact. We use our funds to improve the quality and quantity of engagement with Israel, as well as enhancing Jewish education and leadership development in the UK. Our portfolio of grants also enables us to develop meaningful partnerships, leading to more creative and innovative programmes. Our application and reporting cycle incentivises robust evaluation and thoughtful programme design, helping us create a culture of impact evaluation within the UK Jewish community.

UJIA provides core funding for our community's Jewish youth movements and for the Union of Jewish Students (UJS) that span the political and religious spectrum of the UK Jewish community. This ensures that thousands of children and young people are able to learn about and experience Israel and develop as leaders. Throughout July and August 2024, more than 4,000 children and young people took part in residential summer camps run by youth movements and supported by UJIA. These summer camps allowed participants and leaders to have fun, explore their identities and develop holistically.

Our grant to the Jewish Agency supports two campus shlichim (educators from Israel), who educate and engage Jewish university students. It also supports the provision of 10 shinshinim: Israeli 18 year olds on a gap year in the UK. These shinshinim are based in London, Manchester and Leeds. Each is allocated to a number of different organisations, such as schools, synagogues and youth movements, serving as an educational resource about Israel. This direct grant-making reflects our emphasis on funding initiatives that have a proven impact, where we clearly understand the added value that our support offers.

2 - Israel Programme

UJIA works with some of Israel's least affluent citizens and communities. We provide a range of opportunities to help them realise their potential and lead successful lives. Rather than simply tiding people over from one crisis to the next, we aim to teach skills and provide resources that will ultimately transform lives. By empowering some of Israel's most vulnerable populations, we are strengthening the people of Israel collectively.

Prior to the beginning of the 2023-24 programme year, UJIA Trustees decided to continue to pursue this goal (using the strategies set out below), however, in a more limited scope, with greater focus on our social impact fund.

The impact of the events of 7th October 2023 on the Israel programme

On the night of 7th October 2023, following the Hamas terrorist attack on Israel, UJIA launched an emergency campaign within 24 hours that led to a significant amount of funds being raised to address the needs that arose as a result of the attack and the subsequent events.

While our overall 5-year strategy remained unchanged, with a deepening of focus on UJIA's UK-focused Israel experiences for teenagers and young adults, we could not ignore the immediate humanitarian need in Israel which the fundraising and subsequent grant giving action plan aimed to address. Our plan for the first year of the new strategy was quickly revised to account for the new reality and a significant emergency grant making programme underpinned the need for our new fourth strategic pillar - responding during times of crisis.

Thanks to our longstanding strong connections to partners on the ground, we were able to identify immediate needs and send funds swiftly to verified organisations. After a quick series of immediate response emergency grants, the emergency campaign gained momentum, and an emergency allocations committee was formed to assess new proposals for projects. The following categories of support were identified:

- Financial Support
- Basic Needs: Food, Shelter and Hygiene Supplies for Displaced Israelis
- Trauma and Psychosocial Support
- Educational Support for Displaced Israeli Children
- Response for those evacuated from the North
- Volunteering
- Longer term recovery

In almost all cases, funding has been made through partnerships which are seen as key to achieving goals. Previous experience has shown that by working with reliable partners we know impact can be made effectively and swiftly. At the start of the campaign, the committee met weekly, bringing to the process their years of experience in grant making. Together they challenged, questioned and fed back in detail on all of the filtered and pre vetted proposals presented to them.

At the time of writing, over 70 projects have been given support, across all the categories of support we are funding, with a mixture of both small and large grants. In some cases, further support for existing grantees through additional grants, has allowed them to expand their reach as needs continue to grow.

With such a dynamic situation, it was decided early on to address immediate needs. However, as it became clear the depth of need, and the longer time frame than initially envisaged, a focus on more medium- and longer-term goals was also needed. A second campaign phase for recovery and reconstruction was planned, and a further fundraising campaign to help specific recovery efforts. For this longer term rebuild and capital project work, robust diligence, focus and care is paramount, and the timeframe for delivery of funds is contingent on physical milestones being met. As such, not all amounts raised in the year have been remitted, rather this will take place in line with the timeframes of the rebuild projects.

In the second year of the campaign, we will focus on how we can best support recovery and reconstruction efforts in both the North and South of Israel, while continuing to monitor the impact of our current grants, and to provide impact evaluation reports.

Core Israel Programme

Alongside the emergency work undertaken in the year, UJIA continued its core work in Israel specialising on two focus areas - Children and Youth at Risk and Social Mobility.

The Strategic Goal for supporting **Children and Youth at Risk** is “Providing a supportive environment for at-risk children and youth, increasing their chances of a successful, fulfilling future”.

UJIA continued to support **Carmiel Children’s Village,** which offers a nurturing home for approximately 200 children at risk of poverty, neglect or abuse in their family setting. UJIA helped to provide academic support and extracurricular opportunities for children with learning delays or gaps in their education. UJIA helped to fund an exciting new kitchen at the village, so that older youth can learn baking and patisserie skills. UJIA also began the process to support the renovation of one of the family houses. Carmiel residents live in these houses with “house parents” and the house parents’ families, providing a model of the family environment.

UJIA continued to support the **Nirim Youth Village**, which offers youth at extreme risk an opportunity – in many cases their last – to overcome harsh life circumstances, discover their strengths and change direction. While the village's running costs are primarily covered by the government, UJIA supports Nirim's unique wilderness-therapy programme. Residents spend an average of 200 days in the wilderness – four or five days at a time – in all weather conditions. Hiking, working as a team, learning survival skills and coping with outdoor challenges serve as intensive therapy, strengthening participants' self-confidence and leadership abilities, empowering them in life beyond the wilderness.

UJIA supported the **Heartbeats** early-childhood initiative in Hatzor Hagalilit. Heartbeats focuses on families with one or two children up to the age of three. The programme offers guidance and support to parents – especially first-time parents – who have limited access to resources and often lack a support network or parenting role models. Heartbeats mentors work with parents, giving them the tools, knowledge and confidence they need as parents. This ultimately contributes to the healthy development of their children.

The Strategic Goal for supporting **Social Mobility** is "Providing access to higher education, training and business support for disadvantaged adults, as a route to quality employment.

UJIA concluded its final year of funding **Tech Career Boot Camps**, providing Ethiopian-Israelis with the opportunity to leave blue-collar jobs and enter the technology sector – one of the only Israeli sectors that guarantees high salaries and a track for advancement. Most participants do not have degrees and, without this programme, a career in technology would be impossible. Tech Career Boot Camps break down barriers, helping young adults to achieve career success – improving their own lives, while at the same time strengthening the Israeli economy.

In addition, UJIA made a commitment to Tech Career to support the building of its new training campus that should be completed in 2026.

Si3 Impact Fund

Si3 is UJIA's social impact investment initiative. Its aim is to close socio-economic gaps in Israel, and to tackle Israel's most pressing social challenges in a sustainable way. Si3 invests in enterprises that create high-value social impact and provide a financial return. Each pound invested in social ventures is eventually returned to the fund, where it can then be used for further investment. This creates a perennial fund – which, in turn, has a sustained impact for Israel. Si3 invests in initiatives in the themes of education, employment and community development.

By end of 2023-24, Si3 had invested in 25 businesses and NGOs (five being repaid during the year). The recipients vary widely: some are small businesses struggling as a result of ongoing economic inequality, that has been further expanded by the war. Recipient organisations work with all of Israeli society, including Arab citizens of Israel, Haredim, single parents, young adults and children.

Specific fundraising for the Si3 impact fund included an inaugural Si3 dinner in June, which not only raised vital funds, but increased awareness of current and future initiatives, and the social impact investment space. In addition to the dinner, a fundraising strategy to target corporates as well as individuals was launched, and in the year the CVC Foundation granted specific monies to Si3.

Capital Projects

Despite the war, work continued in the year to build the student village at the Western Galilee College, and good progress was made. As anticipated due to the war, the construction completion date was

delayed and an opening ceremony date will take place once the students have moved in Autumn 2025.

UJIA also committed support to Kibbutz Be'eri to help rebuild part of its educational complex that was destroyed as a result of the Hamas attack. This is the kibbutz's priority area as part of their broader strategy to encourage young families to move back to the kibbutz. This project was the focus of the 2024 Kol Nidre appeal as well as the June 30th fundraising event ("Letters, Light Love"). Building is expected to begin in late 2025.

UJIA RISK STATEMENT

The Trustees have undertaken procedures which are in line with best practice for charities. They have undertaken a detailed risk management process, which outlines all the key risks of the Charity, relevant control procedures, responsibilities, and future actions to be taken. Future monitoring of risk is embedded within the overall agreed procedures of the Charity.

The Trustees have established sub-committees. These include the Finance, Governance and Remuneration Committees whose role includes the identification of the business risks that the organisation faces.

Other risks are identified, assessed and controls established throughout the year. Key controls include:

- Formal agenda for Trustee activity
- Detailed terms of reference for sub-committees
- Comprehensive budgeting and management accounting
- Established organisational structures
- The ongoing development of formal written policies
- Hierarchical authorisation and approval levels

The Trustees are satisfied that all the major risks to which the Charity is exposed are being reviewed and systems of internal control are being established to manage those risks. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

The major risk to UJIA is having insufficient funds to support the medium- and long-term objectives of its Israel and UK programmes. It should be noted that the UK sanctions on Russia have not impacted UJIA. A further major risk identified is from potential cyber threats including malicious unauthorised access to data causing reputational damage and loss of income. UJIA have invested in a strong IT security environment and conduct regular training.

MANAGING RISK

UK Programme Budget and Monitoring

The programme budget is continuously reviewed and discussions held with beneficiaries and partners. UJIA's grant management system enables us to monitor spending and its impact. The process is as follows: Following informal discussions and shared development of ideas with UJIA staff, partner organisations are invited to apply in writing for grants for specific charitable activities that are aligned with UJIA's goals. This enables us to support partners and to make strategic connections between grantees. The professional staff work with Trustees and volunteers to develop and monitor the programme. Grant awards are approved by the senior leadership team and Trustees which provides an additional layer of accountability to the organisation's donors in the deployment of charitable funds.

Partner grants are monitored carefully for delivery in both financial and programmatic terms and checked for charitable activities and compliance.

Israel Programme Budget and Monitoring

Whilst the Israel Programme budget and monitoring process is similar to that in the UK, the speed and volume of the emergency programme led Trustees to commission an independent impact survey of UJIA's October 7th Emergency Response. The report found that "the lay and professional leadership of UJIA embraced the urgency of the moment, demonstrating a fierce commitment to easing the suffering of all Israelis affected by the events of October 7th" and the success of UJIA's efforts was directly based on the fact that this commitment was backed by key critical factors:

- **Leadership** - UJIA's lay and professional leadership in the UK and in Israel managed well the various chaotic challenges of the crisis. Recognising the need to act immediately and despite the fog of war, UJIA's lay and professional leadership mobilised its communal networks within the UK and its professional networks throughout Israel from the onset of hostilities on the first day.

- **Strength of Relationships and Networks in Israel** - Given the demanding circumstances post October 7th, characterized as they were by extreme uncertainty, UJIA's Israel-based network of relationships with experts, funders, various forums of funders and a broad range of institutions it has funded in the past, enabled it to achieve an early and growing situational awareness; assess needs within multiple geographical and programmatic arenas; support proven organisations with the capacities effectively and quickly to translate funding into impactful services; and identify and vet new organisations and initiatives utilising robust due-diligence.

- **Historically Central Role within the UK Jewish Community** - While the primary focus of this survey is UJIA's impact within Israel, it is essential to note that this impact was only possible due to the strength of UJIA's role as a historically trusted, unifying actor within the UK Jewish community. This enabled Jews throughout the UK - prominent philanthropists alongside more modest yet concerned community members - to translate their shock and pain from the events of October 7th into action. In UJIA's own positioning as expressed on its website, "UJIA is here, standing together with Israel and its people, as we always have."

- **Responsible, Impactful and Balanced Portfolio** - The critical success factors noted above - responsive leadership in the UK and Israel; the strength of its existing relationships with on-the-ground actors and networks in Israel; and UJIA's historically unifying position within the UK Jewish community - all enabled UJIA to deploy with great speed a responsible, impactful and balanced portfolio of interventions. UJIA's portfolio responds both to immediate and long-term needs. It also supported the essential, speedy scaling of interventions by trusted partners as well as those by established organisations with which UJIA had not previously worked. It also supported the emergence of new, entrepreneurial initiatives that were launched in response to the 7th October crisis. This balanced approach is the core of a responsible effort to enable solid, respected organisations to scale quickly while also encouraging innovation and new initiatives.

UJIA continues to engage in internal, facilitated discussions involving lay and professional leadership from the UK and Israel to ensure first class impact driven programming. The discussions are being guided by data from partner organisations (those being supported by UJIA along with those partners UJIA is working alongside), insights from Israeli experts in trauma response, education and social services, including both leading academics and policy experts, and a sampling of affected, needy beneficiaries.

UJIA has also committed to a longer, three-year assessment and learning process. Its purpose is forward looking: to ensure the integrity of UJIA's response to October 7th and, as needed, to enhance

that response to ensure that the communities we support in Israel emerge from the destruction of October 7th even stronger and more resilient. It is also directed at ensuring that the UK Jewish community is able in times of crisis to demonstrate both solidarity with needy, vulnerable communities in Israel and an effective, tangible response to communal distress. With this learning process, UJIA is modelling best-in-class practice in program evaluation and institutional learning.

FUNDRAISING APPROACH AND PERFORMANCE

UJIA has invested in securing a talented and experienced fundraising team. The fundraising strategy is reviewed on a regular basis and performance is monitored monthly by the Finance Committee and Trustees. This includes our strategy for generating income from legacies, which has its own steering group comprising professionals, Trustees and other lay people.

The Charity undertakes fundraising activity to its supporters via direct mail, telephone, fundraising events, sponsored events, dinners and email in line with the Fundraising Code of Practice set by the Fundraising Regulator.

In the year, a number of solidarity and fundraising missions took place to see the important emergency work taking place on the ground. These visits acted as important tools to deepen donor engagement and generate interest from new or lapsed donors. Other specific emergency related fundraising and engagement events and initiatives took place in the year, including:

- A rebuild challenge, which raised over £150,000 for the recovery part of our campaign.
- A specific volunteer led fundraising initiative to bring young adults over to the UK for respite trips from one of the worst affected Kibbutzim - Kfar Aza.
- A concert evening of “Letters, light & love” which raised over £960,000 for the rebuild of Kibbutz Be’eri.

We have a Data Protection Policy, which together with our Legitimate Interest & Consent Policy governs how to identify and clarify who, when and how UJIA may contact its Participants under its Legitimate Interests or via consent. The policy sets out the obligations of UJIA regarding data protection and the rights of its Participants (“data subjects”) in respect of their personal data under EU Regulation 2016/679 General Data Protection Regulation (“GDPR”). In addition, our website has a Privacy Policy detailing how information collected online is used.

Charity supporters registered on the Telephone Preference Service were only called with an appeal if they have agreed to receive such calls. Callers are thoroughly trained and updated on the Charity’s work.

We have an established complaints process. We have not received any complaints directly nor are we aware of any complaints which have been received by the ICO or Fundraising Regulator in the year.

STRUCTURE, GOVERNANCE & MANAGEMENT

CONSTITUTION

UJIA is a registered Charity in England & Wales (no. 1060078) and in Scotland (SC 039181) and a Company limited by guarantee (no. 3295115) and is governed by its Articles of Association.

The Charity was established on 16 December 1996 and started operations in January 1997 as the Joint Jewish Charitable Trust. It changed its name to UJIA with effect from 26 June 2000.

MEMBERSHIP

The governing body of the Company is a Board of Directors whose members are elected by the Members of the Company. The Articles of Association enable the Board to determine membership criteria and admit new members at their discretion. Each member is entitled to vote at general meetings. Board members are also Trustees of the Charity.

BOARD OF DIRECTORS

The Board of Directors, all of whom are Members of the Charity and are Trustees, is required to conduct the affairs and the general business of the Charity and meets a minimum of six times per year. Under Article 40 of its Articles of Association the Charity is required to have a minimum of three Board members, with no upper limit. Membership of the Board is currently as listed on page 19.

New members of the Board are appointed by existing Trustees to maintain or augment the range of skills and experience appropriate to the needs and activities of the Charity and subsequently proposed for election by the Members at the next general meeting. On appointment, new Trustees are provided with appropriate Charity Commission guides, training materials, a set of the Charity's policies, the current Strategic Plan, the latest Statutory Accounts and an outline of their duties and responsibilities. They also have access to a copy of the Articles of Association. New Trustees meet with the Chief Executive to undertake an induction process. Existing Trustees receive updated training if there are any changes to legislation or charity commission guidance.

The Board delegates responsibility for the day-to-day management of the Charity to the Chief Executive and the Executive Team. Together with the Senior Leadership team, the Executive Team reports to the Board on the performance of their respective departments against the Strategic Plan set out by the Trustees and financial and operational trends measured against the annually approved budget. Key performance indicators are in place to assist this process. The Charity is supported by a team of specialist professional advisors listed on page 19.

Trustees who served during the year and following the year-end, including those whose terms of service have ended, and those who have joined the Board:

Steven Noé (Chairman, as of 6 April 2024)
Simon Wagman (Treasurer)
David Pliener KC
Nicola Wertheim
Brian May (resigned 22 May 2025)
Alexandra Lewy

Nicholas Laitner (appointed 30 March 2024)
Gila Sacks (appointed 30 March 2024)
Edward Isaacs (appointed 26 September 2024)
Hilda Worth (appointed 30 January 2025)
Hilton Nathanson (resigned 22 February 2024)
Louise Jacobs (resigned 6 April 2024)
Melvin Berwald (resigned 27 January 2024)
Karen Goodkind (resigned 23 May 2024)
Steven Kaye (resigned 30 January 2025)
Miles Webber (resigned 1 December 2023)

PAY POLICY FOR SENIOR STAFF

The Board considers that the Trustees and the Executive together with the Senior Leadership Team comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually by the Remuneration Committee in the light of market conditions and comparable sector pay.

INVESTMENT POLICY AND PERFORMANCE

The Charity has wide powers of investment and can delegate these powers to professional investment managers entitled to carry out such business under the Financial Services and Markets Act 2000.

The Charity holds funds for investment mainly in the form of restricted funds for projects awaiting completion and due diligence checks. These funds are held in a liquid format enabling ready access. In addition, the Charity has embarked on a series of social impact investments through loan and equity finance, details of which are shown in note 8.

UJIA GRANT MAKING POLICY

The Charity distributes funds in fulfilment of its aims as expressed in its Mission Statement. Funds are allocated towards a range of educational and welfare projects in Israel that serve the needs of all Israelis, especially those from disadvantaged communities. Funds in the UK are used to support a variety of innovative educational programmes and projects, particularly those oriented towards young people. All grants given are monitored closely and, when material, are subject to written reports and site visits.

CONNECTED CHARITY

The Charity was established to act as a focal point for charities concerned with Jewish education in the United Kingdom and work in saving Jewish life in Israel and the Near & Middle East by providing assistance and support for refugees and new immigrants and making suitable provision for their education and welfare, in accordance with charity law in the UK.

On 31 March 1998, the Charity entered into an agreement with a connected charity, the Society of Friends of Jewish Refugees (“SFJR”) (registered charity no: 227889), under which and over a period of time, the activities and funds would be transferred to the Charity. On 1 April 1998, this Charity became sole corporate trustee of SFJR. Although the funds transferred to date are being administered and

accounted for as restricted funds of the Charity, this does not make the transferor charity itself a "special trust" of the UJIA; nor is it considered to be a "branch" of the Charity in the absence of any Uniting Direction by the Charity Commission.

SUBSIDIARY COMPANIES

The Charity's trading company, UJ Events Plus Ltd, made trading losses of £56,100 (2023 profit of £8,000). The company's income is mainly derived from advertising and fundraising event income and sponsorship. The movement in income for the year and thus in profits is not a significant factor in measuring the success of the Charity in raising funds.

In the year, the trading company secured £85k of sponsorship income, much of which related to fundraising dinners. £96k of ticket income was received in the year, for a variety of events including Business Breakfasts, Women's events, an inaugural Si3 dinner and Young UJIA events.

In order to return to profit in future years, UJIA will revisit its strategy to publish a once a year business related publication, for which significant advertising income is generated.

JPAIME activities in the year were limited to the receipt and granting to UJIA of legacy income, and accounting for an element of the historical pension scheme.

RESERVES

The Trustees have considered the financial risks associated with the various income streams and expenditure types and wish to hold reserves sufficient to protect the ongoing programmes of the UJIA from unexpected variations in income.

At the balance sheet date, general unrestricted reserves for the group were £3.7m (2023: £4.6m) and £0.4m (2023: £2.1m) for the charity. The Trustees aim to keep combined general unrestricted reserves from UJIA and its connected charities to no less than £3 million.

The Social Impact Investment portfolio, which is unrestricted, is not included in the target reserve and is held in a mixture of restricted and designated funds.

At the balance sheet date, designated reserves for the group and charity were £1.7m (2023: £0.2m) for projects and activities where Trustees have chosen to designate specific funds, and this comprises mainly Social Impact Investments and Fixed Assets.

At the balance sheet date, restricted reserves for the group and charity were £3.9m (2023: £2.2m) for projects and activities where donors have specifically restricted their gifts. The larger carried forward balance relates mainly to restricted emergency funds that have been allocated but not yet remitted, as they are for longer term recovery and rebuild projects that will take place in years 2 and 3 of the emergency campaign.

The Trustees and Finance Committee continually review the group finances and have concluded that the Charity was in a position to enhance its programme with a responsible, partial release of funds from within its reserves over the period of the current strategy as needed.

In the opinion of the Trustees, the assets of the Charity are sufficient to meet its liabilities and consequently we have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

EQUAL OPPORTUNITIES POLICY

The Charity is committed to encouraging equality and diversity among our workforce and eliminating unlawful discrimination. The Charity, with its roots in the Jewish faith, believes that every individual is deserving of dignity, respect, and compassion. The Charity has a commitment to diversity, which focuses on:

- Recognising and valuing difference;
- Recognising and seeking to redress inequality and disadvantage;
- Treating all in a fair, open and honest manner;
- Recognising the rights of volunteers, employees, and service users to be treated with dignity, respect and compassion.

The Charity is committed to equality of opportunity, tackling discrimination and disadvantage and tackling harassment and intimidation. To do this the Charity will actively promote equal opportunities throughout the Charity through the application of employment policies and practices that will ensure that individuals will receive treatment that is fair, equitable and consistent with their relevant aptitudes, potential skills, experience, and abilities. The Charity is committed to avoiding all forms of unlawful discrimination on the basis of the Equality Act 2010 protected characteristics of age, disability (including mental and physical health), gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including skin colour, nationality, and ethnic or national origin), religion or belief, sex, and sexual orientation. The Charity additionally recognises that it is subject to a duty to make reasonable adjustments to prevent members of the workforce being at a disadvantage on the grounds of these protected characteristics.

In regard to disability the Charity commits that every reasonable effort is made to ensure that, if a member of staff becomes disabled during their employment with the Charity, their employment continues, and additional training and support is provided. It is the policy of the Charity that members of staff receive equal treatment regardless of disability. Training, career development and promotion of disabled people will, as far as possible and with any reasonable adjustment, be identical to that of other employees.

The Charity recognises that it is the duty of it and all employees to accept their personal responsibility for fostering a fully integrated community at work by adhering to the principles of equal opportunity and maintaining a harmonious working environment. Further reference can be found in the Charity's Equality and Diversity Policy available on request.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors for the purposes of English company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards). Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming

resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Charity's constitution. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as each of the Trustees at the date of this report is aware, there is no relevant audit information of which the Charity's auditor is unaware. Each Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the Charity's auditor is aware of that information.

AUDITORS

Buzzacott Audit LLP were appointed as auditors in the year after a robust tender exercise, and have indicated their willingness to be appointed as statutory auditor. This report, which incorporates the Strategic Report, was approved by the Board of Trustees.

Steven Noé
Trustee
25 June 2025



ANNUAL REPORT AND FINANCIAL STATEMENTS

TRUSTEES:

Steven Noé (Chairman)
Simon Wagman (Treasurer)
Hilda Worth
David Pliener K.C.
Nicola Wertheim
Alexandra Lewy
Gila Sacks
Nicholas Laitner
Edward Isaacs

CHIEF EXECUTIVE:

Amanda Winston

SOLICITORS:

Farrer & Co
66 Lincoln's Inn Fields
London WC2A 3LH

BANKERS:

Barclays Bank Plc
54 Lombard Street
London ECV 9EX

Mizrahi Tefahot Bank
Heleni Hamalka Street 9
Jerusalem
9422105
Israel

AUDITORS:

Buzzacott Audit LLP
Chartered Accountants
130 Wood Street, London,
London EC2V 6DL

REGISTERED OFFICE:

4th Floor, Amelie House
221 Golders Green Road
London NW11 9DQ



CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE

INCOME FROM:	Notes	Unrestricted Funds 2024 £'000	Restricted Funds 2024 £'000	**Total 2024 £'000**	Total 2023 £'000
Voluntary Income					
Donations		2,936	8,411	**11,347**	5,074
Legacy income		807	22	**829**	919
Trading income	**2**	**187**	**-**	**187**	**174**
Investment Income		**441**	**-**	**441**	**221**
Total income		4,371	8,433	**12,804**	6,388
EXPENDITURE ON:					
Raising Funds		1,136	445	**1,581**	1,237
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES	3				
- Educational Infrastructure (Capital Projects)		46	422	**468**	562
- Education programmes		983	782	**1,765**	1,642
- Social Welfare & Medical programmes		5	42	**47**	25
- Employment & Small Business programmes		103	65	**168**	285
- Absorption & Victim Support		1	13	**14**	84
- Response to October 7th - Emergency		-	3,657	**3,657**	-
- Response to October 7th - Recovery		-	412	**412**	-
CHARITABLE EXPENDITURE ON UK PROGRAMMES	3				
- Education programmes		1,115	112	**1,227**	1,542
- Israel Experience		565	299	**864**	1,165
- Research & Evaluation		74	-	**74**	161
- Community Education & Awareness		368	647	**1,015**	1,565
- Welfare		5	20	**25**	24
Total expenditure		4,401	6,916	**11,317**	8,292
NET (EXPENDITURE)/INCOME FOR THE YEAR		(30)	1,517	**1,487**	(1,904)
Transfer between funds		(161)	161	-	-
Actuarial gains - ZF Pension scheme	17	743	-	**743**	-
NET MOVEMENT IN FUNDS		552	1,678	**2,230**	(1,904)
Reconciliation of funds:					
Funds brought forward at 1 October 2023		4,800	2,218	**7,018**	8,922
Funds carried forward at 30 September 2024		5,352	3,896	**9,248**	7,018

There are no gains or losses other than as shown above. All activities are continuing. Comparative figures for restricted and unrestricted income and expenditure for the Statement of Financial Activities are shown in note 20.

The notes on pages 24 to 40 form part of these financial statements

Company registration number 3295115 (England and Wales)



CONSOLIDATED BALANCE SHEET

	Notes	£'000	30 Sept 2024 £'000	£'000	Restated 30 Sept 2023 £'000
TANGIBLE FIXED ASSETS	7		**167**		142
SOCIAL INVESTMENTS	8		**1,497**		1,474
LONG TERM INVESTMENTS	9		**1,552**		750
CURRENT ASSETS					
Debtors	11	**1,260**		1,572	
Short term Investments	9	**2,509**		3,283	
Cash at Bank and in Hand		**3,580**		1,875	
		7,349		6,730	
CREDITORS due within one year	12	**(1,317)**		(1,522)	
NET CURRENT ASSETS			**6,032**		5,208
TOTAL ASSETS LESS CURRENT LIABILITIES			**9,248**		7,574
CREDITORS due after one year					
Pension Deficit Reduction Contributions	17		**-**		(556)
TOTAL NET ASSETS			**9,248**		7,018
REPRESENTED BY					
Unrestricted funds					
- General		**3,679**		4,575	
- Designated	15	**1,673**		225	
			5,352		4,800
Restricted funds	13		**3,896**		2,218
TOTAL CHARITY FUNDS			**9,248**		7,018

Approved and authorised for issue by the Trustees on and signed on their behalf:

Steven Noé
25 June 2025

Simon Wagman
25 June 2025

The notes on pages 24 to 40 form part of these financial statements

Company registration number 3295115 (England and Wales)



CHARITY BALANCE SHEET

	Notes	£'000	30 Sept 2024 £'000	£'000	Restated 30 Sept 2023 £'000
TANGIBLE FIXED ASSETS	7		**167**		142
SOCIAL INVESTMENTS	8		**1,497**		1,474
LONG TERM INVESTMENTS	9		**1,552**		750
CURRENT ASSETS					
Debtors	11	**1,130**		1,556	
Short term Investments	9	**2,509**		3,283	
Cash at Bank and in Hand		**3,490**		1,834	
		7,129		6,673	
CREDITORS due within one year	12	**(4,377)**		(4,332)	
NET CURRENT ASSETS			**2,752**		2,341
TOTAL ASSETS LESS CURRENT LIABILITIES			**5,968**		4,707
CREDITORS due after one year					
Pension Deficit Reduction Contributions	17		**-**		(154)
TOTAL NET ASSETS			**5,968**		4,553
REPRESENTED BY					
Unrestricted funds					
- General		**399**		2,110	
- Designated	15	**1,673**		225	
			2,072		2,335
Restricted funds	13		**3,896**		2,218
TOTAL CHARITY FUNDS			**5,968**		4,553

Approved and authorised for issue by the Trustees on and signed on their behalf:

Steven Noé
25 June 2025

Simon Wagman
25 June 2025

The notes on pages 24 to 40 form part of these financial statements



CONSOLIDATED CASH FLOW STATEMENT

	2024 £'000	Restated 2023 £'000
Reconciliation of net expenditure to net cash outflow/inflow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	**2,230**	(1,904)
Depreciation	**18**	18
Interest received	**(441)**	(221)
Decrease/(Increase) in debtors	**312**	(337)
(Decrease) in creditors	**(205)**	(142)
(Decrease) in long term liabilities	**(556)**	(275)
Net cash provided by operating activities	**1,359**	**(2,862)**
Cash flow from investing activities		
Bank interest received	**441**	221
Purchase of fixed assets	**(43)**	-
Movement in short and long-term investments	**(28)**	-
Social Investments movement	**(23)**	**290**
Net Cash flows from investing activities	**346**	**511**
Net change in cash and cash equivalents in the period	**1,705**	**(2,351)**
Cash and cash equivalents at the beginning of the period	**1,875**	**4,226**
Cash and cash equivalents at the end of the period	**3,580**	**1,875**

	At 1 October 2023 £'000	Cash flows £'000	At 30 September 2024 £'000
Analysis of changes in net debt			
Cash	**1,875**	1,705	3,580
Short-term cash investments	**3,283**	(774)	2,509
Long-term cash investments	**750**	802	1,552
Total	**5,908**	**1,733**	**7,641**

The notes on pages 24 to 40 form part of these financial statements



NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

Accounting Policies for the Charity have also been applied to the Group.

(a) Statement of compliance and Basis of Accounting

The financial statements are prepared under the historical cost convention which is consistent with the prior year. The format of the financial statements has been presented to comply with the Companies Act 2006, Charities Act 2011, FRS102 The Financial Reporting Standard applicable in the UK and Ireland and the Statement of Recommended Practice Accounting and Reporting by Charities ("SORP 2019"). The Charity is a Public Benefit Entity as defined by FRS102.

In the opinion of the Trustees, the activities of the Charity's trading subsidiary company, UJ Events Plus Ltd and the unincorporated charity, The Jewish Philanthropic Association for Israel and the Middle East (JPAIME) for which it is a Corporate Trustee are considered to be a group and therefore consolidated financial statements have been prepared. The consolidation has been carried out on a line-by-line basis.

(b) Going concern

Having assessed the Charity's financial position, its plans for the foreseeable future, the Trustees are satisfied that the financial statements have been prepared on a going concern basis. This assessment has been based on the review of budgets and forecasts prepared to cover a period in excess of 12 months from the date the accounts are approved. This assessment has considered the risks and uncertainties faced by the charity.

(c) General information

The Charity is a company limited by guarantee, incorporated in England and Wales (company number: 3295115) and a charity registered in England and Wales (charity number: 1060078) and Scotland (charity number: SC 039181). The Charity's registered office address is 4th Floor, Amelie House, 221 Golders Green Road, London NW11 9DQ.

(d) Income

Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, receipt is probable, and the amount can be measured reliably.

i. Donation income is typically accounted for on a receipts basis on the basis that the Charity does not consider entitlement to be demonstrated until such point that amounts have been received. Pledges received from individuals, where receipt remains outstanding are disclosed as contingent assets.

ii. Grant income is recognised in the period in which the charity is entitled to receipt and the amount can be measured with reasonable certainty. Income from grants is deferred when the donor has

imposed restrictions on the use of funds which amount to pre-conditions which have not been met at the balance sheet date. Such grants are accounted for under the performance model.

iii. Income from Gift Aid is recognised on an accruals basis, in line with the recognition of the underlying donation.

iv. Pecuniary legacies are recognised once probate has been granted, and notification of entitlement has been received. Residuary legacies are recognised when probate is granted and there is sufficient information to value them and any conditions attached to the legacy are either within the control of the charity or have been met.

v. Interest received is accounted for on an accruals basis.

(e) Expenditure

Expenditure is recognised as soon as the related liability is incurred and has been classified under headings that aggregate all costs relating to that category.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure.

Employment benefits, including holiday pay, are recognised in the period in which they are earned. Termination benefits are recognised in the period in which the decision is made and communicated to the relevant employee(s).

Expenditure on raising funds includes direct fundraising and marketing costs.

Expenditure on charitable activities comprises charitable grant giving and programmes implemented by the Charity as set out in note 3 in Israel and the UK.

Restricted fund expenditure represents funds passed on to other organisations in satisfaction of the specific criteria under which they were raised.

Support costs represent indirect costs relating to raising funds and the Charity's charitable activities. Support costs, including governance costs, are allocated to activities.

Governance costs comprise the costs of running the charity, including strategic planning for its future development, auditors' remuneration, certain legal costs and all costs of complying with constitutional and statutory requirements, such as costs of Board meetings and of preparing the statutory accounts. In accordance with the provisions of SORP 2019, governance costs are now included within support costs.

Staff costs are allocated according to the functions of staff as well as an estimate of the time spent by them in promoting the programmes of the Charity.

(f) Grants Payable Policy

Grants payable are charged when the offer is conveyed to the recipient and all the conditions attaching to these grants are fulfilled.

(g) Tangible Fixed Assets and Depreciation

Tangible fixed assets are initially recognised at cost. Items of furniture, apparatus and equipment, and

desk or laptop computers, costing less than £2,000 are charged against income in the year of purchase. Assets with a cost of £2,000 or more are capitalised and stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset on a straight-line basis over its expected useful life as follows:

Freehold Premises	2%
Leasehold Premises	Over life of lease
Computer Equipment	Between three and seven years
Assets under Finance Lease	Over life of lease

The carrying values of tangible fixed assets are reviewed for impairment in accordance with the requirements of FRS102.

(h) Social Impact Investments

Social Impact Investments are programme related loan and equity investments which are initially recognised at the amount paid. The carrying amount of loans is adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for any impairment. Likewise, equity investments are reviewed for any impairment triggers and provisions made as appropriate.

(i) Investments

Investments are included at market value at the balance sheet date. The investments are considered to be fully impaired when they are received with sales restrictions, or a reliable valuation cannot be obtained. Any recognised gains and losses on revaluation or disposals are combined in the statement of financial activities. Income from investments is included in the year in which it is received.

(j) Financial Instruments

Basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable are accounted for on the following basis:

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at banks. Bank overdrafts, when applicable, are shown within current liabilities.

Short term investments

Short term investments comprise of short-term liquid investments with original maturities greater than three months, but less than twelve months.

Debtors and creditors

Debtors and creditors are measured at the transaction price less any provision for impairment. Any losses arising from impairment are recognised as expenditure.

Bank borrowings

Liabilities for borrowings which are subject to a market rate of interest are measured at the value of the amount advanced, less capital repayments.

(k) Leasing

Assets obtained under finance leases and hire purchase contracts are capitalised in the balance sheet and depreciated over their estimated useful lives. The interest element of the rental obligations is charged to the Statement of Financial Activities over the period of the lease and represents a constant

proportion of the balance of capital repayments outstanding. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

(l) Pensions

Contributions to employees' personal pensions and to the Zionist Federation Staff Pension Scheme defined benefit pension scheme are recognised as expenditure when they fall due.

The Zionist Federation Staff Pension Scheme (ZFSPS) is a multi-employer defined benefit scheme for which the Charity's share of the underlying assets and liabilities cannot be separately identified. This scheme is therefore accounted for as a defined contribution scheme in accordance with section 28 of FRS102. Amounts payable in respect of agreed deficit reduction plans are recognised as a liability at the discounted value of expected future payments. As at 30 September 2024, the scheme has indicated that no deficit reduction contributions are due.

Service costs, curtailments, settlement gains and losses, net financial returns and remeasurement gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Changes in the assets and liabilities of the scheme in the year are disclosed and allocated as follows:

- Changes relating to current or past service costs and gains and losses on settlements and curtailments and pension finance costs arising from changes in the net of the interest costs and expected return on assets, are allocated to the relevant activity heading based on staff costs of employees within the scheme.
- Pension finance charges arising from similar changes are recognised as outgoing resources.
- Remeasurement gains and losses arising are recognised as other recognised gains and losses.

The assets, liabilities and movements in the surplus or deficit of the scheme are calculated by qualified independent actuaries as an update to the latest full actuarial valuation. Details of the scheme assets and liabilities and major assumptions are shown in note 17.

(m) Foreign Exchange

Exchange differences on US Dollar or Israeli Shekel balances held at the end of the financial year for projects pending transfer are accounted for within charitable expenditure, whether a gain or a loss.

(n) Taxation

As a registered charity within the definition of Sections 466 to 493 of the Corporation Tax Act 2010, the charity is exempt from taxation on the surpluses generated by its charitable activities. Irrecoverable VAT is not separately analysed and is charged to the Statement of Financial Activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates.

(o) Funds

General funds comprise the accumulated surplus or deficit from the Statement of Financial Activities which is not restricted nor designated funds. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Designated funds comprise funds that have been set aside at the discretion of the Trustees for specific purposes. Restricted income funds comprise unexpended balances of donations and grants held in trust to be applied for specific purposes.

(p) Contingent assets

The Charity recognises donations pledged but not yet received at the balance sheet date as a contingent asset. Such amounts are considered to be possible future assets which could materialise following the balance sheet date, where receipt is not virtually certain at the accounting reference date.

(q) Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Trustees make estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by nature, seldom equal the related actual results.

The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the financial year are noted below:

i. Assumptions made with respect to the determination that the individual employers share of assets and liabilities within the defined benefit pension liability are not individually identifiable.
ii. The net book value of tangible fixed assets is based on the original cost net of provision for depreciation. The depreciation provision to date is based on the Trustees' assessment of the estimated useful economic lives of such assets.
iii. The Trustees' are required to consider any provisions required in respect of social investments on an annual basis, the value stated in the financial statements reflects investments net of estimated provision.
iv. In determining the recognition of income, judgement is required in determining whether a materially accurate valuation can be determined, the probability of receipt, and the point at which the Charity has entitlement to the associated income. These judgements are further detailed within the income recognition accounting policy.

(r) Restatement of comparative information

The balance sheet for the prior period has been restated to include fixed term cash deposits within short and long term investments in accordance with (j) above and detailed within Note 9. There has been no impact on the overall level of funds of the charity as a result of this restatement.

2. SUBSIDIARY ENTITIES

A) UJ EVENTS PLUS LIMITED

The results of the Charity's subsidiary, UJ Events Plus Limited, Company registration in England as a private company limited by shares number: 02194244 which is included in the group accounts (see note 1a), are as follows:

	2024 £'000	2023 £'000
Turnover	**187**	174
Less: Cost of sales	**(239)**	(161)
Net Operating income	**(52)**	13
Less: Administrative expenses	**(4)**	(5)
Operating (loss)/profit	**(56)**	8
Deed of Covenant payments to UJIA	**-**	(8)
Loss for the year	**(56)**	-

2. SUBSIDIARY ENTITIES (CONTINUED)

CURRENT ASSETS	Total 2024 £'000	Total 2023 £'000
Debtors	**43**	23
Cash at bank and in hand	**75**	31
	118	54

CREDITORS DUE WITHIN ONE YEAR	**(174)**	(54)
NET CURRENT LIABILITIES	**(56)**	-
NET LIABILITIES	**(56)**	-

CAPITAL AND RESERVES		
Called up share capital	**-**	-
Profit and loss account	(56)	-
	(56)	-

B) THE JEWISH PHILANTHROPIC ASSOCIATION FOR ISRAEL AND THE MIDDLE EAST (JPAIME)

The results of the Charity's subsidiary, JPAIME an unincorporated charity, registration number: 256689, which is included in the group accounts (see note 1a), are as follows:

INCOME AND EXPENDITURE			
INCOME FROM:	Unrestricted Funds £'000	**Total 2024 £'000**	Total 2023 £'000
Voluntary income – donations & tax refunds	8	**8**	8
Voluntary income – legacies	200	**200**	102
Investment income	130	**130**	91
Total income	338	**338**	201
EXPENDITURE ON:			
Fundraising	-	**-**	6
Charitable activities	5	**5**	2
Total expenditure	5	**5**	8
NET INCOME FOR THE YEAR	333	**333**	193
Actuarial gains - ZF Pension scheme	538	**538**	-
Funds brought forward at 1 October 2023	2,465	**2,465**	2,272
Funds carried forward at 30 September 2024	3,336	**3,336**	2,465

	£'000	30 Sept 2024 £'000	£'000	30 Sept 2023 £'000
CURRENT ASSETS				
Debtors	**3,323**		3,064	
Cash at Bank and in hand	**15**		10	
	3,338		3,074	
CREDITORS due within one year	**(2)**		(207)	
NET CURRENT ASSETS		**3,336**		2,867
CREDITORS: Amounts falling due after one year – pension accrual		**-**		(402)
TOTAL NET ASSETS		**3,336**		2,465
REPRESENTED BY				
Unrestricted funds		**3,336**		2,465
		3,336		2,465

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	Total 2024 £'000	Total 2023 £'000
ISRAEL PROGRAMMES					
Educational Infrastructure (Capital Projects)	364	58	46	**468**	562
Educational Programmes - Israel	987	217	561	**1,765**	1,642
Social Welfare & Medical Programmes	36	6	5	**47**	25
Employment & Social Investment Programmes	81	80	7	**168**	285
Absorption & Victim Support	11	2	1	**14**	84
Response to October 7th - Emergency	3,364	293	-	**3,657**	-
Response to October 7th - Recovery	412	-	-	**412**	-
UK PROGRAMMES					
Education Programmes - UK	741	477	9	**1,227**	1,542
Israel Experience	525	302	37	**864**	1,165
Research & Evaluation	-	74	-	**74**	161
Community Education & Awareness	684	249	82	**1,015**	1,565
Welfare	20	2	3	**25**	24
Total	7,225	1,760	751	**9,736**	7,055

All funds allocated by the Charity for expenditure in Israel are restricted to projects within its internationally recognised borders. Exchange rate movements in the years are accounted for within other charitable expenses and apportioned based on grant size. Comparative figures for 2023 are as follows:

	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	Total 2023 £'000
ISRAEL PROGRAMMES				
Educational Infrastructure (Capital Projects)	313	124	125	**562**
Educational Programmes - Israel	1,003	373	266	**1,642**
Social Welfare & Medical Programmes	14	5	6	**25**
Employment & Social Investment	93	155	37	**285**
Absorption & Victim Support	47	18	19	**84**
UK PROGRAMMES				
Education Programmes - UK	987	540	15	**1,542**
Israel Experience	814	279	72	**1,165**
Research & Evaluation	15	140	6	**161**
Community Education & Awareness	948	380	237	**1,565**
Welfare	24	-	-	**24**
Total	4,258	2,014	783	**7,055**

The number of institutions receiving grants in the year was 131 (2023 – 108). Note within the non-emergency figures there are amounts paid in the financial year which may encompass grants, bursaries and subsidies awarded in multiple years and across multiple programme cycles.

CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES	**2024 £'000**	2023 £'000
Educational Infrastructure (Capital Projects)	**364**	203
Education programmes	**987**	1,113
Social Welfare & Medical programmes	**36**	14
Employment & Small Business programmes	**81**	93
Absorption & Victim Support	**11**	47
Response to October 7th - Emergency	**3,364**	-
Response to October 7th - Recovery	**412**	-
CHARITABLE EXPENDITURE ON UK PROGRAMMES		
Education programmes	**741**	987
Israel Experience	**525**	814
Research & Evaluation	**-**	15
Community Education & Awareness	**684**	948
Welfare	**20**	24
Total	**7,225**	4,258

4. SUPPORT & GOVERNANCE COSTS

	Support Costs 2024 £'000	Governance Costs 2024 £'000	**Total Costs 2024 £'000**	Support Costs 2023 £'000	Governance Costs 2023 £'000	**Total Costs 2023 £'000**
Finance and Insurance	10	-	**10**	67	-	67
Staff	342	58	**400**	411	43	454
Office and IT	290	-	**290**	212	-	212
Legal fees	9	9	**18**	-	24	24
Audit fees	-	33	**33**	-	26	26
	651	100	**751**	690	**93**	783

5. STAFF COSTS AND NUMBERS & COSTS OF KEY MANAGEMENT PERSONNEL

	2024 £'000	2023 £'000
Staff costs comprise the following:		
Salaries	1,589	1,745
National insurance	159	177
Pension scheme contributions	91	95
	1,839	2,017
Split by:		
Raising funds	460	522
Charitable Activities	979	1,041
Support and Governance	400	454
Total	1,839	2,017

The Pension Contribution for the year was £91,000 (2023 £94,994). As a result of the most recent Scheme Revaluation, the amount due by UJIA to the Scheme deficit was reduced (see note 17).

No redundancy payments were made during the year (2023 £39,178). Staff related costs including recruitment were £46,000 (2023 £54,000).

The average total number of staff during the year, including those who worked part-time was 26 (full-time equivalent 24) (2023 was 35 – full time equivalent 31). No provision has been made for accrued holiday pay since the amounts involved were not material.

The number of employees whose earnings in the year in relation to time spent on the Charity's affairs exceed the equivalent of £60,000 p.a. excluding pension contributions was:

	2024 £'000	2023 £'000
£60,000 - £70,000	1	1
£70,000 - £80,000	3	5
£80,000 - £90,000	1	-
£110,000 - £120,000	-	1
£120,000 - £130,000	1	-
£140,000 - £150,000	-	1
£150,000 - £160,000	1	
£170,000 - £180,000	1	1

The total pension contributions for those earning in excess of £60,000 in the year was as follows:		
Under money purchase schemes (2024:7 people, 2023:7 people):	49	50

Staff costs are allocated according to the functions of the staff and form part of UK Educational programmes, Fundraising and Support, as appropriate.

The Charity considers that its key Management personnel comprise its Trustees and Executive Team. The total employer benefits including employer NIC, and pension contributions paid in respect of the Executive Team were £663,000 (2023 - £620,000).

6. TRUSTEES' EMOLUMENTS

No remuneration or re-imbursement of expenses were paid to the Trustees in either 2024 or 2023.

The Charity has an insurance policy that protects the Charity from losses arising from the negligence or default of its Trustees and Officers by indemnifying the charitable funds against the consequences of such neglect or default. The cost to the Charity of this insurance for the year was £15,816 (2023 - £13,959), offering £5m of insurance cover (2023 - £3m).

7. TANGIBLE FIXED ASSETS - GROUP AND COMPANY

	Freehold Property 2024 £'000	Leasehold Property 2024 £'000	Computer Equipment & Software 2024 £'000	**Total 2024 £'000**
Cost				
As at 1 October 2023	80	108	345	**533**
Additions	-	-	43	**43**
Disposals	-	-	(8)	**(8)**
Cost as at 30 September 2024	80	108	380	**568**
Depreciation				
As at 1 October 2023	38	15	338	**391**
Charge for year	2	12	4	**18**
Disposals			(8)	**(8)**
Depreciation as at 30 September 2024	40	27	334	**401**
Net Book Value as at 30 September 2024	40	81	46	**167**
Net Book Value as at 1 October 2023	42	93	7	**142**

8. SOCIAL IMPACT INVESTMENTS - GROUP AND CHARITY

Detailed information about our Social Impact portfolio can be found on our website https://si3.ujia.org. While the portfolio mainly consists of loan investments, there are also equity investments (shown with asterisks). The Portfolio is as follows:

	2024 £'000	2023 £'000
Ogen	655	697
Aluma	160	-
KIEDF for Arab-Israel Businesses	100	108
Youth of Light	100	108
Hadarim*	97	101
Ampersand*	80	86
Abraham Hostel*	58	62
Enosh	54	-
National Organisation for Victims of Terror (Emergency loan)	48	-
Jump.in	48	62
Gvanim Shel Matok	27	27
Siraj	26	23
Desert 19 bookkeeping service	22	15
Koret 2	13	-
Lev19 bookkeeping service	9	4
Social space Allenby	-	22
Moona	-	43
Social Space TLV	-	26
Koret Economic development Fund for Ethiopian Community	-	85
Games for Peace	-	5
Total	1,497	1,474

9. SHORT TERM AND LONG TERM INVESTMENTS

	Group 2024 £'000	**Charity 2024 £'000**	Restated Group 2023 £'000	Restated Charity 2023 £'000
Long term investments	**1,552**	**1,552**	750	750
Short term Investments	**2,509**	**2,509**	3,283	3,283

Investments are held in Sterling Bonds and savings accounts. Prior period comparative information has been restated to identify balances previously included within cash and cash equivalents.

10. OPERATING LEASE COMMITMENTS – GROUP AND CHARITY

	2024 £'000	2023 £'000
At 30 September 2024 the total of the future minimum lease payment are:		
Land and buildings:		
Not later than one year	**105**	103
Later than one year and not later than five years	**443**	434
Total	**548**	537

11. DEBTORS

	Group 2024 £'000	Charity 2024 £'000	Restated Group 2023 £'000	Charity 2023 £'000
Accrued legacy income	**643**	**443**	958	958
Amount due from trading subsidiary companies	**-**	**-**	-	8
Other debtors & prepayments	**617**	**687**	614	590
Total	**1,260**	**1,130**	1,572	1,556

12. CREDITORS: AMOUNTS DUE WITHIN ONE YEAR

	Group 2024 £'000	Charity 2024 £'000	Group 2023 £'000	Charity 2023 £'000
Jewish Philanthropic Association for Israel and the Middle East	**-**	**3,123**	-	3,064
Other creditors	**411**	**411**	517	465
Other taxation and social security	**45**	**45**	55	55
Pension deficit reduction contributions (see note 17)	**-**	**-**	280	78
Accruals and deferred income	**861**	**798**	670	670
Total	**1,317**	**4,377**	1,522	4,332

13. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS

PROJECT NAME	Balance B/F 01-Oct-23	Income during Year	Expenditure during year	Transfers	Balance C/F 30-Sep-24
Israel programmes					
Oct 7th Emergency Programme	-	5,982	(4,102)	-	**1,880**
Oct 7th Recovery Programme	-	578	(412)	-	**166**
Bell Scholarships (Tel Hai)	92	-	(9)	-	**83**
Zefat Nursing School	201	-	(117)	-	**84**
Western Galilee College	359	269	(315)	-	**313**
Legacy for forestry	85	-	-	-	**85**
Carmiel Children's Village	112	21	(109)	-	**24**
Legacy for engineering and drama scholarships	46	-	(10)	-	**36**
Social Investment - Ogen	469	55	-	-	**524**
Ukraine Emergency Appeal	68	-	(68)	-	**-**
Legacy for welfare purposes	88	-	-	-	**88**
Other Israel projects (including fundraising)	450	422	(828)	161	**205**
UK programmes					
Mamlock House Fund	49	-	(2)	-	**47**
Ashdown Fellows	31	-	(8)	-	**23**
Israel Experience Bursaries	150	261	(284)	-	**127**
Other UK programmes	18	845	(652)	-	**211**
Total	2,218	8,433	(6,916)	161	**3,896**

Restricted funds - Israel Programmes

- The Emergency and Recovery Campaigns were launched to address needs in Israel after the October 7th attacks. Funds have been spent in these areas: basic needs; trauma and psychosocial support; education for evacuees and those living under fire; employment and business support; volunteering, and community recovery.
- The Bell Scholarships are funded by a Legacy as are student scholarships at Tel Hai College in the Galilee.
- The Zefat Academic College's School of Nursing restricted fund is for the capital project for a new school building.
- The Western Galilee College restricted fund is for the capital project to create a new student village.
- The Legacy for forestry will be used to plant a forest in early Autumn in Merom HaGalil, available for public use.
- Carmiel Children's Village is based in the Galilee and revenue funds are used to support an after school programme, and capital funds to renovate village houses.
- The Legacy for engineering and drama scholarships supports students at Tel Hai College and Western Galilee College.
- An element of the $1m Si3 Social Investment in Ogen, which provides low interest loans to small and medium sized businesses in Israel, is from a specific donor who has requested this be restricted to only Ogen within the Si3 portfolio.
- The Ukraine Emergency Appeal fund is as a result of an emergency campaign to support the Jewish Agency for Israel in helping Ukrainian refugees settle in Israel.
- The Legacy for welfare purposes will support specific welfare projects in Israel.

Restricted funds - UK programmes

- The Mamlock House Fund comprises the proceeds from the sale of Mamlock House in Manchester which were ring fenced for the Manchester Community's benefit including local educational projects.
- The Ashdown Fellows Fund is for educational activities such as Headteachers' seminars and Senior Leadership Training Programmes.
- Israel Experience Bursaries are means tested financial assistance for participants on year programmes and Summer Tours to Israel.

Transfers

- A one-off transfer between restricted and unrestricted funds took place in the year when a new finance system was introduced, involving a current reconciliation which identified some historical balances which required reclassification.

14. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS FOR 2023

PROJECT NAME	Balance B/F 01-Oct-22	Income during Year	Expenditure during year	Transfers	**Balance C/F 30-Sep-23**
Israel programmes					
Bell Scholarships (Tel Hai)	169	-	(77)	-	**92**
Zefat Nursing School	257	74	(74)	-	**257**
Western Galilee College	244	277	(162)	-	**359**
Legacy for forestry	92	-	(7)	-	**85**
Carmiel Children's Village	199	167	(218)	-	**148**
Legacy for engineering and drama scholarships	80	-	(34)	-	**46**
Social Investment - Ogen	414	55	-	-	**469**
Ukraine Emergency Appeal	95	47	(74)	-	**68**
Legacy for welfare purposes	-	88	-	-	**88**
Other Israel projects	651	158	(451)	-	**358**
UK programmes					
Mamlock House Fund	249	-	(200)	-	**49**
Ashdown Fellows	41	-	(10)	-	**31**
Israel Experience Bursaries	308	258	(416)	-	**150**
Other UK programmes	14	782	(778)	-	**18**
	2,813	1,906	(2,501)	-	**2,218**

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS ALSO FOR GROUP AND CHARITY

	Group Unrestricted Funds £'000	Charity Unrestricted Funds £'000	Group Restricted Funds £'000	Charity Restricted Funds £'000	Group Total Funds £'000	Charity Total Funds £'000
Fixed Assets	167	167	-	-	167	167
Social Investments	973	973	524	524	1,497	1,497
Net current assets	4,212	932	3,372	3,372	7,584	4,304
	5,352	2,072	3,896	3,896	9,248	5,968

Restated Comparative figures for 2023 are as follows:

	Group Unrestricted Funds £'000	Charity Unrestricted Funds £'000	Group Restricted Funds £'000	Charity Restricted Funds £'000	Group Total Funds £'000	Charity Total Funds £'000
Fixed Assets	142	142	-	-	142	142
Social Investments	1,005	1,005	469	469	1,474	1,474
Net current assets	4,209	1,341	1,749	1,749	5,958	3,090
Creditors due after one year	(556)	(153)	-	-	(556)	(153)
	4,800	2,335	2,218	2,218	7,018	4,553

Restricted funds comprise funds provided by the donor for a specific purpose or in support of a specific project. Information about some of the projects currently being supported are provided in note 13 and further information can be made available upon request from our Registered Office.

Unrestricted funds comprise general donations which can be used at the discretion of the Trustees in accordance with the general aims and objectives of the Charity. These include funds which have been separately identified and designated by the Trustees for specific projects and for earmarked projects in the UK. Included in unrestricted designated funds this year, transferred from unrestricted general, are the non-restricted elements of the social impact investments, and fixed assets.

The movement in designated funds was as follows:

	2024 £'000	2023 £'000
Opening balance	**225**	410
Received	**341**	465
Remitted	**(368)**	(650)
Transferred to general unrestricted funds	**(189)**	-
Reclassified to designated	**1,664**	-
Closing balance	**1,673**	225

16. RELATED PARTY TRANSACTIONS

Two Trustees of UJIA are Trustees of UJIA Israel, and UJIA staff act in a supervisory capacity as part of the financial control process in UJIA Israel. UJIA does not have control over UJIA Israel since UJIA acts in a supervisory capacity only. Some UJIA Israel staff act as agents of UJIA in monitoring the implementation of programmes in Israel. During the year, grants were made of £113,000 (2023 - £179,530) towards UJIA Israel's monitoring and core programme costs. At 30 September 2024, UJIA owed UJIA Israel £103,095 (2023 - £97,856) in respect of operational costs.

No payments were made to Trustees in the year for professional services.

During the year, individual Trustees, including their family trusts, donated a total of £472k (2023 - £602k) to the Charity.

17. PENSION SCHEME COSTS

The Charity participates in a multi-employer final salary pension scheme, the ZFSPS. As a result it is not possible to identify the assets and liabilities of the scheme that are attributable to the Charity. The Charity also provides pensions for other pensioners who are not covered by formal pension arrangements.

The most recent actuarial valuation of the scheme was carried out by the scheme's actuaries in February 2024. The valuation revealed that the scheme is in surplus and therefore no further deficit contributions are required. At the valuation date the past service funding level is 109% using the agreed actuarial assumptions, which include discount rates of 4.16% and RPI inflation of 3.42%. Due to improvements in the projected funding position of the scheme, it was determined by the scheme that deficit contributions should cease with effect from February 2024 for employers whose pools were estimated to be materially in surplus. As a result, there is no obligation recognised as a liability within these financial statements as at 30 September 2024. A liability has been recognised at earlier dates.

The liability is shared with the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME")

which is responsible for funding the pensions of those pensioners who were deferred and did not become employees of UJIA when the Charity started operations in January 1997.

Group - The movements on the provision are:	2024 £'000	2023 £'000
Provision at start of period	**836**	1,111
Deficit contributions paid	**(93)**	(280)
Unwinding of discount factor	**-**	5
Actuarial gains	**(743)**	
	-	836
Split as follows:		
Due within one year	**-**	280
Due after one year	**-**	556
	-	836

Charity - The movements on the provision are:	2024 £'000	2023 £'000
Provision at start of period	**232**	308
Deficit contributions paid	**(27)**	(78)
Unwinding of discount factor	**-**	2
Actuarial gains	**(205)**	-
	-	232
Split as follows:		
Due within one year	**-**	78
Due after one year	**-**	154
	-	232

Other organisations also contribute to the deficit funding agreement and the net present value of their contributions has been included in these accounts.

The UJIA also contributes to individual money purchase schemes for eligible staff members. The charge in the accounts represents normal contributions payable to the ZFSPS fund of £nil (2023: £8,000) and to the money purchase schemes of £91,000(2023: £94,994).

18. CAPITAL COMMITMENTS

	Group 2024 £'000	Group 2023 £'000	Charity 2024 £'000	Charity 2023 £'000
Contracted but not provided for - software	**13**	**-**	13	-
	13	**-**	13	-

19. CONTINGENT ASSET

In addition to voluntary income amounts recorded at year end, a further £857k had been pledged to UJIA but not yet received (2023: £476k), which is being recognised as a contingent asset. This is because UJIA policy does not consider entitlement until date of receipt.

20. COMPARATIVE FIGURES 2023 CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE			
INCOME FROM:	Unrestricted Funds 2023 £'000	Restricted Funds 2023 £'000	**Total 2023 £'000**
Voluntary Income			
Donations	3,054	1,818	**4,872**
Tax refunds	202	-	**202**
Legacy income	831	88	**919**
Trading income	**174**	**-**	**174**
Investment income	**221**	**-**	**221**
Total income	4,482	1,906	**6,388**
EXPENDITURE ON:			
Raising funds	1,237	-	**1,237**
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES			
- Educational Infrastructure (Capital Projects)	125	437	**562**
- Education programmes	726	916	**1,642**
- Social Welfare & Medical programmes	6	19	**25**
- Employment & Small Business programmes	157	128	**285**
- Absorption & Victim Support	19	65	**84**
CHARITABLE EXPENDITURE ON UK PROGRAMMES			
- Education programmes	1,410	132	**1,542**
- Israel Experience	970	195	**1,165**
- Research & Evaluation	146	15	**161**
- Community Education & Awareness	971	594	**1,565**
- Welfare	24	-	**24**
Total expenditure	5,791	2,501	**8,292**
NET EXPENDITURE FOR THE YEAR	(1,309)	(595)	**(1,904)**
Reconciliation of funds:			
Funds brought forward at 1 October 2022	6,109	2,813	**8,922**
Funds carried forward at 30 September 2023	4,800	2,218	**7,018**

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE UNITED JEWISH ISRAEL APPEAL

We have audited the financial statements of the United Jewish Israel Appeal (the 'charitable parent company') and its subsidiaries (collectively referred to as the 'group') for the year ended 30 September 2024 which comprise the group statement of financial activities, group and charitable parent company balance sheets and statement of cash flows, the principal accounting policies and the notes to the financial statements. 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 group's and of the charitable parent company's affairs as at 30 September 2024 and of the group's 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 Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

BASIS FOR OPINION

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

CONCLUSIONS RELATING TO GOING CONCERN

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group and charitable parent 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 Trustees are responsible for the other information. The other information comprises the information included in the annual report and financial statements, other than the financial statements and our auditor's report thereon. 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.

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.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the Trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report, which is also the directors' report for the purposes of company law and includes the strategic report, has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the group and the charitable parent company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report including the strategic report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- proper and adequate accounting records have not been kept by the charitable parent company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable parent company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Trustees' remuneration specified by law are not made; 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 group's and the charitable parent 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 group or the charitable parent company or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

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

How the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- The engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- We identified the laws and regulations applicable to the group and the charitable company through discussions with management and those charged with governance and from our knowledge and experience of the charity sector;

We focused on specific laws and regulations which we considered may have a direct material effect on the accounts or the activities of the group and the charity. These included but were not limited to the Companies Act 2006, Charities Act 2011; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102)

- (effective 1 January 2019), taxation legislation and data protection, anti-bribery, employment, and health and safety legislation and Safeguarding Regulations; and
- We assess the extent of compliance with laws and regulations identified above my making enquiries of management and representatives of the Trustees and review of the minutes of Board meetings.

We assessed the susceptibility of the group and the charity's accounts to material misstatement, including how fraud might occur by:

- Making enquiries of management and representatives the Trustees as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested and reviewed journal entries to identify unusual transactions;
- Tested the authorisation of expenditure;
- Tested the implementation of key financial controls;
- Assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and Investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of trustee meetings; and
- Enquiring of as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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 auditor's report.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006 and to the charity's Trustees as a body, in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Shachi Blakemore (Senior Statutory Auditor)
For and on behalf of Buzzacott Audit LLP, Statutory Auditors
26/06/25

130 Wood Street
London
EC2V 6DL

Buzzacott Audit LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

UNITED JEWISH ISRAEL APPEAL

England & Wales - Charity number 1060078

Accounts





UNITED JEWISH ISRAEL APPEAL

(A company limited by guarantee)

ANNUAL REPORT AND CONSOLIDATED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2023





ujia

Registered Charity (England & Wales): No. 1060078. Registered Charity (Scotland): No. SC 039181
A company limited by guarantee and registered in England: 3295115



CONTENTS

Report of the Trustees	**Page 3**
Annual Report and Financial Statements	**Page 17**
Consolidated Statement of Financial Activities	**Page 18**
Consolidated Balance Sheet	**Page 19**
Charity Balance Sheet	**Page 20**
Consolidated Cash Flow Statement	**Page 21**
Notes to the Financial Statements	**Page 22**
Independent Auditors' Report	**Page 37**



REPORT OF THE TRUSTEES INCLUDING STRATEGIC REPORT

UNITED JEWISH ISRAEL APPEAL ("UJIA") – VISION AND MISSION

UJIA is dedicated to inspiring young Jewish people in the UK to forge their own personal relationship with Israel – with its past, present and future.

Israel is a core part of the identity – whether cultural, religious or ethnic – of most British Jews. UJIA aims to inspire young Jews through experiences that build a connection to the people, history and culture of Israel. This is to ensure that every Jew in the UK feels a strong sense of belonging to the Jewish people.

Young Jews aged between 14 and 24 are the primary audience for our work. Research shows that this is the age when young people begin to form their own political and moral identities. Older peer role models (madrichim) can play a crucial part in helping to shape those identities.

UJIA's strategic focus is therefore on empowering young people in the informal education sector, facilitating and creating meaningful educational experiences in Israel, and deepening the connection between the UK Jewish community and Israel. UJIA works across the political, religious, geographic and cultural spectrum of the UK Jewish community, creating cross-communal environments for engagement.

UJIA – STRATEGY

The Trustee approved strategy was to spend post-Covid to support engagement activities where opportunities had not been possible during Covid. This resulted in a deficit budget being approved for 2022/23 and the actual performance was in accordance with this. Under the future strategy a balanced budget has been planned, aligned with the objective of holding reserves (excluding social impact investments) of £3m.

The period 2022-23 marked the final year in UJIA's three-year organisational strategy, revised post-Covid. Our focus remained on connection, and on changing our programming and organisational work to meet the needs of the post-pandemic world.

We also outlined the strategic trajectory for the next five years, to 2028, informed by the findings from our collaboration with branding agency Leagas Delaney. Throughout the year, the board and senior leadership of UJIA also consulted with stakeholders and key partners, who helped us to refine and clarify the scope of UJIA's initiatives within this new strategic framework.

The framework for the next five years is intended as a logical progression from the previous three-year strategy. But we now have a better understanding than we did three years ago of programme impact,

the effect of the cost-of-living crisis and the need to maintain brand coherence. As a result, our new strategy is more focused – we're planning fewer areas of activity over the next five years. Instead, we'll be concentrating on what really matters: our existing core initiatives.

UJIA's most significant activity at the moment is probably organising Israel experiences for young people in the UK Jewish community. We want these Israel trips to be safe, to offer enriching educational content and to open the door to sustained engagement with the Jewish community and with Israel. We've increased our financial investment in these trips, and are also working with our partners to train group leaders, with the aim of enhancing the educational content. It's vital that we continue to maintain the highest standards possible, while ensuring that the trips remain affordable to participants. We also want to work on increasing the opportunities for post-trip engagement.

The new strategic plan will mean allocating more funds to organisations in the UK, rather than in Israel. This reflects our commitment to fostering a strong Jewish identity among all members, as well as ensuring that they feel a strong affiliation with the Jewish people. We hope to give the young people we work with an enduring sense of personal connection to Israel's past, present and future – a connection that is vital if the Jewish community is to continue to flourish.

UJIA is about impact. As well as aiming to reach more people with our programmes and raise more money through our fundraising campaigns, we want to make change, in the UK and in Israel. We need to monitor and evaluate the changes we are making, so we have embedded impact-evaluation procedures across UJIA. Increasingly, our partners have adopted similar measures, so that we're able to invest our funds where we know they will make the greatest difference.

We committed to implementing our new strategy from the start of October 2023. One week later, everything changed. The situation in Israel altered dramatically after Hamas attacked communities in the South of Israel, leading to the widescale evacuation of communities in the South and the North of the country. UJIA was in a unique position to meet the huge need for humanitarian support. So, while our strategy remained unchanged, we launched an emergency fundraising campaign immediately after the balance-sheet date of these accounts. To date, more than £5 million has been raised, funding projects that will help meet the short- and medium-term humanitarian needs of Israelis affected by the terrorist attacks and displaced by the war.

VOLUNTEERS AND STAFF

UJIA's operations are made possible thanks to the unwavering support of more than 200 volunteers in the UK and Israel. Without them, we would not be able to have the impact we do, nor would UJIA have been able to grow in the way we have. The trustees are profoundly grateful to these volunteers for their tireless efforts, which have been invaluable in helping us to advance our mission.

Volunteers are the lifeblood of our organisation, bringing a range of skills and perspectives – as well as passion – to our work. Their commitment not only amplifies what we're doing, but also creates a sense of community and shared purpose. In our volunteers, we witness first hand the power of collective action to make positive change.

The trustees would also like to express our heartfelt appreciation to our hardworking professional staff. Their expertise, diligence and unwavering commitment are pivotal in ensuring that we achieve our aims. Together, volunteers and staff form a cohesive team, driving forward our work with unfaltering enthusiasm.

We remain committed to fostering a culture of collaboration, appreciation and mutual support within UJIA. Our staff and volunteers demonstrate how much can be achieved when people work together in pursuit of a common humanitarian cause.

PRINCIPAL OBJECTIVES AND ACTIVITIES OF UJIA

The objects of UJIA as defined in its Articles of Association are for the public benefit.

The Trustees have had due regard to the Charity Commission's guidance on public benefit when considering the Charity's objectives and activities.

UJIA Israel

UJIA Israel, formerly the British Olim Society Charitable Trust, is a charity registered in Israel. It provides UJIA with services, such as due diligence on projects undertaken in Israel, under a formal agreement.

Over the last few years, UJIA Israel has directly received substantial donations that will enable it to undertake a series of capital and programme-based projects. These, projects, many co-funded by UJIA UK, will seek to improve outcomes for youth at risk, and to provide employment and education for vulnerable populations around Israel, including the Galil.

STRATEGIC REPORT

ACHIEVEMENTS, PERFORMANCE AND FUTURE PLANS

Financial Overview

Total income in 2023 was £6.39 million compared with £7.23 million in 2022. This was due to a reduction year on year in donations as in 2023 there was no Ukrainian emergency campaign or matched funding bursary crowd funder campaign. The overall donation income reduction was partially offset by increased trading, investment and legacy income.

Total expenditure in 2023 was £8.29 million compared with £7.39 million in 2022. Although there was significantly less spend year on year in Israel on absorption of Ukrainian refugees, there was an increase in both capital project and education spend, in line with the timing of commitments. In the UK, there was a greater demand on the Israel experiences bursary pots, and also a one off spend from the restricted Mamlock fund in Manchester.

The reduction in net current assets on the balance sheet is from the foreign exchange revaluation of the social impact investment portfolio, and cash utilisation in operating activities. One impact of the consolidation is the total Pension Scheme Deficit Reduction Contributions are now evident on the now consolidated Balance Sheet, showing a reduced liability year on year.

1 - UK Programme

We have continued to focus on high quality Israel Engagement and experiences, focusing on the diverse communities that make up Israel's society. We have also reinforced our approach of developing leaders who feel a sense of connection to and responsibility for the Jewish People, and who help to create a thriving, inclusive Jewish community.

Experiencing Israel Programmes

Offering high-quality, immersive, experiential education in Israel continues to be a core part of UJIA's work. We believe that positive experiences in Israel will not only provide an entry point into the Jewish community, but will also open up pathways into leadership. These experiences help young people across the community to engage with Israel, their Jewish identity and each other.

In 2023, the number of young people participating in long-term immersive programmes in Israel continued to increase. From the UK, 483 participants took part in Masa programmes. They included 191 young people on career-development programmes and 149 on gap years, following our increased investment in these programmes. This level of participation is consistent with the previous year, and overall is a positive sign of the post-Covid bounce back. Such Israel experiences are essential in order to develop the next generation of leaders for the British-Jewish community – and in order for UK Jews to continue to make a disproportionately large contribution to wider British society.

Over the summer, 48 young adults took part in the UJIA Onward Israel programme – a relatively new programme for young people over the age of 19. Participants spend two months living in Tel Aviv and completing internships in diverse fields, including finance, law, politics, technology and start ups.

We worked tirelessly to ensure that Israel Tour – a rite-of-passage experience for many – could take place in summer 2023. UJIA trained more than 70 British madrichim during seminars in the UK and Israel, to make sure they were given the education, welfare support and other training necessary to lead the 1,256 Israel Tour participants. We awarded over £274,000 in means-tested bursaries to more than 200 Israel Tour participants. We also began to offer interest-free loans as a form of financial assistance for the 'squeezed middle' – families who are not eligible for a bursary but are still struggling to meet the full cost of the programme. This was made possible thanks to a community fundraising campaign – demonstrating the widespread support Israel Tour has among the British-Jewish community.

Through our exclusive partnership with Birthright Israel, we provided young adults with a 10-day educational experience in Israel. In total, 341 participants, spread over nine buses, took part in Birthright Israel programmes. We extended eligibility to 18 year olds (eligibility previously began at 19) to ensure that those who missed Israel Tour in 2020 as a result of Covid would not miss out on transformative experiences in Israel. This policy ends in 2024.

Through our Jewish Activities in Mainstream Schools (JAMS) programme, approximately 500 Jewish students in non-Jewish secondary schools attended sessions delivering Jewish and Israel-related content. Speakers were drawn from Union of Jewish Students (UJS), various youth movements and other organisations. We initiated the offboarding process for the project, transferring ownership and management responsibilities to UJS from September 2023. This transition represents a strategic streamlining effort, reducing the number of areas in which UJIA is working. We decided that UJS was best-placed to execute and manage the project, which aligns with their existing plans to enhance engagement in secondary schools and to provide support to Jewish societies in education settings.

In addition, 2023 marked the 75th anniversary of the establishment of the State of Israel. To mark the occasion, UJIA collaborated with PaJes and WIZO to run the "Israel75: Building Artistic Connections" programme. This programme brought together more than 2,500 students from 18 schools in four countries to explore their relationship with Israel. They did this by responding artistically to a series of historical and contemporary artefacts from across Israeli society and history. The artwork was exhibited at JW3 in London and then in the Ben Gurion Heritage Centre in Israel. More than 3,000 people visited the exhibition in London.

Impact via Grants

Grant-making in the UK is vital to our impact. We use our funds to improve the quality and quantity of engagement with Israel, as well as enhancing Jewish education and leadership development in the UK. Our portfolio of grants also enables us to develop meaningful partnerships, leading to more creative and innovative programmes. Our application and reporting cycle incentivises robust evaluation and thoughtful programme design, helping us to create a culture of impact evaluation within the UK Jewish community.

UJIA provides core funding for our community's Jewish youth movements. The movements we support span the political and religious spectrum of the UK Jewish community. This ensures that thousands of children and young people are able to learn about and experience Israel, and develop as leaders. Throughout July and

August 2023, more than 3,500 children and young people took part in residential summer camps run by youth movements and supported by UJIA. These summer camps allowed participants and leaders to have fun, explore their identities and develop holistically.

Our grant to the Jewish Agency supports two campus shlichim (educators from Israel), who educate and engage Jewish university students. It also supports the provision of 13 shinshinim: Israeli 18 year olds on a gap year in the UK. These shinshinim are based in London, Manchester and Leeds. Each is allocated to a number of different organisations, such as schools, synagogues and youth movements, serving as a source of information about Israel. This direct grant-making reflects our emphasis on funding initiatives that have a proven impact, where we clearly understand the added value that our support offers.

In March, the Manchester team moved into the newly renovated and renamed Maccabi Mamlock House, a project that was funded through the proceeds of the sale of Mamlock House.

UK Community Development

UJIA plays a pivotal role in the UK Jewish community and education ecosystem. In addition to our direct programming and grant-making, we facilitate important conversations for the benefit of the wider sector.

In 2022, working in partnership with the Jewish Leadership Council (JLC) and thanks to funding from the Pears Foundation, UJIA engaged Rosov Consulting to design and conduct a study to explore Jewish leadership in the UK. The aim was that this would inform UJIA's and JLC's strategic planning.

This research project had three main goals. The first was to develop a conceptual model of Jewish leadership in the UK, as well as a map of the community's existing leadership supports. This would show who the current Jewish leaders were and what had shaped and empowered them. The second was to identify the challenges currently faced by Jewish leaders, as well as the issues they were likely to encounter and their readiness to tackle them. The aim was also to provide recommendations for how UJIA and JLC might better prepare and support these leaders for what lies ahead. The third goal of this project was to present these findings to community stakeholders, in order to encourage reflection and discussion. This would assist UJIA and JLC in developing the leaders and leadership structures necessary for a thriving Jewish community.

The report found that Jewish leadership in the UK is deeply rooted in relationships and Jewish values. Developing leaders through training, followed by leadership of trips, tours, camps and experiences, has meant that successive generations of leaders build connections and then give back to their communities. This leadership landscape is intricate, responding to local and global Jewish realities, as well as to events in Israel and in broader British society. Key sectors involved in nurturing leaders, such as youth movements and post-university programmes, constantly evolve to remain relevant. Legacy and grassroots organisations face challenges recruiting and retaining talent, and need to adapt to changing realities. However, despite these challenges, the relationships- and values-based model is working: it continues to provide leaders to a network of interconnected organisations.

But there are areas where improvement is needed. Emerging leaders need clearer, better delineated routes to contributing professionally or as volunteers. Often, older people are eager to contribute, and we need to facilitate their ongoing participation. Overall, the UK Jewish community benefits from a rich organisational infrastructure – which, with proper care and attention, will continue to generate new leaders.

2 – Israel Programme

UJIA works with some of Israel's least affluent citizens and communities. We provide a range of opportunities to help them realise their potential and lead successful lives. Rather than simply tiding

people over from one crisis to the next, we aim to teach skills and provide resources that will ultimately transform lives. By empowering some of Israel's most vulnerable populations, we are strengthening the people of Israel collectively.

In 2022-23, we pursued this mission in the following ways:

- Provided philanthropic support for social-mobility organisations working with at-risk or disadvantaged children and youth
- Invested in key social enterprises, using the Si3 impact fund
- Built and renovated facilities
- Offered support for Ukrainian immigrants moving to Israel as a result of the Russia-Ukraine war

Selected highlights of activities from each area are noted below.

Children and Youth at Risk

Strategic Goal: Providing a supportive environment for at-risk children and youth, increasing their chances of a successful, fulfilling future.

UJIA continued to support **Carmiel Children's Village**, which offers a nurturing home for 200 children at risk of poverty, neglect or abuse in their family setting. UJIA helped to provide academic support and extracurricular opportunities for children with learning delays or gaps in their education. We helped to fund an exciting new culinary kitchen at the Village, so that older youth can learn baking and patisserie skills. UJIA also began the process to support the renovation of one of the family houses. Carmiel residents live in these houses with "house parents" and the house parents' families, providing a model of the family environment.

UJIA continued to support **Nirim Youth Village**, which offers youth at extreme risk an opportunity – in many cases their last – to overcome harsh life circumstances, discover their strengths and change direction. While the Village's running costs are primarily covered by the Israeli government, UJIA support Nirim's unique wilderness-therapy programme. Residents spend an average of 200 days in the wilderness – four or five days at a time – in all weather conditions. Hiking, working as a team, learning survival skills and coping with outdoor challenges serve as intensive therapy, strengthening participants' self-confidence and leadership abilities, empowering them in life beyond the wilderness.

UJIA supported the **Heartbeats** early-childhood initiative in Migdal Haemek. Heartbeats focuses on families with one or two children up to the age of three. The programme offers guidance and support to parents – especially first-time parents – who have limited access to resources, and often lack a support network or parenting role models. Heartbeats mentors work with parents, giving them the tools, knowledge and confidence they need as parents. This ultimately contributes to the healthy development of their children.

Social Mobility

Strategic Goal: UJIA supports initiatives that provide access to higher education, training and business support for disadvantaged adults, as a route to quality employment.

UJIA concluded its final year of funding of the **Kemach** initiative, providing scholarships and support to members of the ultra-orthodox community, to help them access higher education and employment.

UJIA continued its support of **Tech Career Boot Camps**, providing Ethiopian Israelis with the opportunity to leave blue-collar jobs and enter the technology sector – one of the only Israeli sectors that guarantees high salaries and a track for advancement. Most participants do not have degrees and, without this programme, a career in technology would be impossible. Tech Career Boot Camps break down barriers, helping young adults to achieve career success – improving their own lives, while at the same time strengthening the Israeli economy.

This year, **UJIA launched an emergency campaign to support new immigrants from Ukraine** who fled the war that began in February 2022. A number of the initiatives that UJIA supported helped these new immigrants to find work. Two such initiatives were **ITworks**, which helped to train up Ukrainian immigrants, adapting their skills and experiences to jobs in the Israeli technology sector. UJIA's support of the **One Million Lobby** NGO helped Ukrainian immigrants to find employment by giving them access to networking and employment-related events.

Si3 Impact Fund

Si3 is UJIA's social-impact investment initiative. Its aim is to close socio-economic gaps in Israel, and to tackle Israel's most pressing social challenges in a sustainable way. Si3 invests in enterprises that create high-value social impact and provide a financial return. Each pound invested in social ventures is eventually returned to the fund, where it can then be used for further investment. This creates a perennial fund – which, in turn, has a sustained impact for Israel.

By end of 2022-23, Si3 had invested in 18 businesses and NGOs (with two receiving a second investment in the same organisation, and three taken on as new investments in the past year). The recipients vary widely: some are small businesses struggling as a result of Covid economic fallout; others promote urban regeneration or offer employment initiatives for disadvantaged communities. Recipient organisations work with all of Israeli society, including Arab citizens of Israel, Haredim, single parents, young adults and children.

Capital Projects

In 2022-23, our capital programme continued, with advancements in several projects. The Tsfat School of Nursing was completed, and the building opened in November 2022. The Tel Hai Migal Laboratory building also opened, and the staff housing at the Kedma Youth Village was completed. Significant progress continued on the construction of the Western Galilee College Student Village.

FUTURE PLANS

The terror attacks on Israel on 7 October 2023, and the events that followed, have had a significant effect on the charity's operations.

Despite the proposed change in emphasis outlined in this report, from Israel-focused activity towards UJIA's UK-focused Israel experiences for teenagers and young adults, the immediate humanitarian need in Israel was such that we launched an emergency fundraising campaign within 24 hours of the attacks.

Thanks to our longstanding strong connections to partners on the ground, we were able to identify immediate needs and send funds swiftly to verified organisations. We set up an allocations committee to assess new proposals for projects, focusing on five key areas: basic needs; trauma and psychosocial; education; finance and business; and volunteering. In almost all cases, funding has been made through partners, who play a key role in achieving our aims. Previous experience has shown that by working with reliable partners, we can be sure that we are making an impact swiftly and effectively.

To date, we have supported more than 35 wide-ranging and meaningful projects, using a mixture of small and large grants. In some cases, we have offered further support to existing grantees, to enable them to expand their reach as need grows. In 2023-2024, we will focus on how we can best support recovery and reconstruction efforts in Israel, while continuing to monitor the impact of our current grants, and to provide impact-evaluation reports.

UJIA RISK STATEMENT

The Trustees have undertaken procedures which are in line with best practice for charities. They have undertaken a detailed risk management process, which outlines all the key risks of the Charity, relevant

control procedures, responsibilities, and future actions to be taken. Future monitoring of risk is embedded within the overall agreed procedures of the Charity.

The Trustees have established sub-committees. These include the Finance, Governance and Remuneration Committees whose role includes the identification of the business risks that the organisation faces.

Other risks are identified, assessed and controls established throughout the year. Key controls include:

- Formal agenda for Trustee activity
- Detailed terms of reference for sub-committees
- Comprehensive budgeting and management accounting
- Established organisational structures
- The ongoing development of formal written policies
- Hierarchical authorisation and approval levels

The Trustees are satisfied that all the major risks to which the Charity is exposed are being reviewed and systems of internal control are being established to manage those risks. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

The major risk to the UJIA is having insufficient funds to support the medium- and long-term objectives of its Israel and UK programmes. It should be noted that the recent UK sanctions on Russia have not impacted UJIA. A further major risk identified is from potential cyber threats including malicious unauthorised access to data causing reputational damage and loss of income. UJIA have invested in a strong IT security environment and conduct regular training.

MANAGING RISK

Programme Budget and Monitoring

UJIA's grant management system enables us to monitor spending and its impact. The process is as follows: Following informal discussions and shared development of ideas with UJIA staff, partner organisations are invited to apply in writing (including project narrative and financial information) for grants for specific charitable activities that are aligned with UJIA's goals. This enables us to support partners and to make strategic connections between grantees. The professional staff work with Trustees and volunteers to develop and monitor the programme.

The professional staff work with Trustees and volunteers to develop and monitor the programme. Grant awards are approved by the senior leadership team and Trustees which provides an additional layer of accountability to the organisation's donors in the deployment of charitable funds.

Partner grants are monitored carefully for delivery in both financial and programme terms and checked for charitable activities and compliance.

The programme budget has been continuously reviewed and discussions held with beneficiaries and partners. While it is impossible to provide certainty in the current situation, UJIA has taken steps to adjust its allocations to beneficiaries where appropriate and has encouraged them to run as many activities as possible during the recovery from Covid.

FUNDRAISING APPROACH AND PERFORMANCE

UJIA has invested in securing a talented and experienced fundraising team. The fundraising strategy is reviewed on a regular basis and performance is monitored monthly by the Finance Committee and Trustees. This includes our strategy for generating income from legacies, which has its own steering group comprising professionals, Trustees and other lay people.

The Charity undertakes fundraising activity to its supporters via direct mail, telephone, fundraising events, sponsored events, dinners and email in line with the Fundraising Code of Practice set by the Fundraising Regulator.

In 2022-2023 the London annual fundraising dinner, a key fundraising event, was cancelled at the last minute due to the death of Her Majesty Queen Elizabeth shortly before the event was to begin. The Trustees thank our donors, who would have been present at the dinner, who continued to generously support the fundraising campaign.

We have a Data Protection Policy, which together with our Legitimate Interest & Consent Policy governs how to identify and clarify who, when and how UJIA may contact its Participants under its Legitimate Interests or via consent. Careful consideration is given to the context of the data processing intended, in order to satisfy the balancing test of not putting UJIA interests ahead of the interests of the data subject in respect of relying on Legitimate Interest and, how and when consent is achieved when relying on consent.

This Policy is acted upon in accordance with UJIA's Data Protection Policy which sets out the obligations of UJIA regarding data protection and the rights of its Participants ("data subjects") in respect of their personal data under EU Regulation 2016/679 General Data Protection Regulation ("GDPR"). In addition, our website has a Privacy Policy detailing how information collected online is used.

We have a training programme for all our fundraising staff to regularly reinforce our fundraising ethics.

Charity supporters registered on the Telephone Preference Service were only called with an appeal if they have agreed to receive such calls. Callers are thoroughly trained and updated on the Charity's work

We have an established complaints process. We have not received any complaints directly nor are we aware of any complaints which have been received by the ICO or Fundraising Regulator in the year.

STRUCTURE, GOVERNANCE & MANAGEMENT

CONSTITUTION

UJIA is a registered Charity in England & Wales (no. 1060078) and in Scotland (SC 039181) and a Company limited by guarantee (no. 3295115) and is governed by its Articles of Association.

The Charity was established on 16 December 1996 and started operations in January 1997 as the Joint Jewish Charitable Trust. It changed its name to UJIA with effect from 26 June 2000.

MEMBERSHIP

The governing body of the Company is a Board of Directors whose members are elected by the Members of the Company. The Articles of Association enable the Board to determine membership criteria and admit new members at their discretion. Each member is entitled to vote at general meetings. Board members are also trustees of the Charity.

BOARD OF DIRECTORS

The Board of Directors, all of whom are Members of the Charity and are Trustees, is required to conduct the affairs and the general business of the Charity and meets a minimum of six times per year. Under Article 40 of its Articles of Association the Charity is required to have a minimum of three Board members, with no upper limit. Membership of the Board is currently as listed on page 17.

New members of the Board are co-opted by existing Trustees to maintain or augment the range of skills and experience appropriate to the needs and activities of the Charity and subsequently proposed for election by the Members at the next general meeting.

On appointment, new Trustees are provided with appropriate Charity Commission guides, training materials, a set of the Charity's policies, the current Strategic Plan, the latest Statutory Accounts and an outline of their duties and responsibilities. They also have access to a copy of the Articles of Association. New Trustees meet with the Chief Executive to undertake an induction process.

Existing Trustees receive updated training if there are any changes to legislation or charity commission guidance.

The Board delegates responsibility for the day-to-day management of the Charity to the Chief Executive and the Executive Team. Together with the Senior Leadership team, the Executive Team reports to the Board on the performance of their respective departments against the Strategic Plan set out by the Trustees and financial and operational trends measured against the annually approved budget. Key performance indicators are in place to assist this process. The Charity is supported by a team of specialist professional advisors listed on page 17.

Trustees who served during the year and following the year-end:

Louise Jacobs (resigned 6 April 2024)
Brian May (resigned as Treasurer 27 September 2023, remains a Trustee)
Raphael Addlestone (resigned 19 January 2023)
Melvin Berwald (resigned 27 January 2024)
Karen Goodkind
Steven Kaye
Marc Lester (resigned 10 August 2023)
Hilton Nathanson (resigned 22 February 2024)
Steven Noé (appointed 13 December 2022 as a Trustee and 6 April 2024 as Chairman)
David Pliener KC
Nicola Wertheim
Miles Webber (resigned 1 December 2023)
Alexi Lewy (appointed 1 June 2023)
Simon Wagman (appointed 27 September 2023 as Trustee and Treasurer)
Nicholas Laitner (appointed 30 March 2024)
Gila Sacks (appointed 30 March 2024)

PAY POLICY FOR SENIOR STAFF

The Board considers that the Trustees and the Executive together with the Senior Leadership Team comprise the key management personnel of the Charity in charge of directing and controlling, running and operating the Charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually by the Remuneration Committee in the light of market conditions and comparable sector pay.

INVESTMENT POLICY AND PERFORMANCE

The Charity has wide powers of investment and can delegate these powers to professional investment managers entitled to carry out such business under the Financial Services and Markets Act 2000.

The Charity holds funds for investment mainly in the form of restricted funds for projects awaiting completion and due diligence checks. These funds are held in a liquid format enabling ready access. In addition, the Charity has embarked on a series of social impact investments through loan and equity finance, details of which are shown in note 8.

UJIA GRANT MAKING POLICY

The Charity distributes funds in fulfilment of its aims as expressed in its Mission Statement. Funds are allocated towards a range of educational and welfare projects in Israel that serve the needs of all Israelis, especially those from disadvantaged communities. Funds in the UK are used to support a variety of innovative educational programmes and projects, particularly those oriented towards young people. All grants given are monitored closely and, when material, are subject to written reports and site visits.

CONNECTED CHARITY

The Charity was established to act as a focal point for charities concerned with Jewish education in the United Kingdom and work in saving Jewish life in Israel and the Near & Middle East by providing assistance and support for refugees and new immigrants and making suitable provision for their education and welfare, in accordance with charity law in the UK.

On 31 March 1998, the Charity entered into an agreement with a connected charity, the Society of Friends of Jewish Refugees ("SFJR") (registered charity no: 227889), under which and over a period of time, the activities and funds would be transferred to the Charity. On 1 April 1998, this Charity became sole corporate trustee of SFJR. Although the funds transferred to date are being administered and accounted for as restricted funds of the Charity, this does not make the transferor charity itself a "special trust" of the UJIA; nor is it considered to be a "branch" of the Charity in the absence of any Uniting Direction by the Charity Commission. Separate accounts have therefore been prepared for the year to 30 September 2023.

SUBSIDIARY COMPANIES

The Charity's trading company, UJ Events Plus Ltd, donated its profit of £8,000 (2022 £3,000) by way of gift to the Charity. The company's income is mainly derived from advertising and fundraising event income and sponsorship. The movement in income for the year and thus in profits is not a significant factor in measuring the success of the Charity in raising funds.

In the year, the trading company secured £64k of sponsorship income, much of which related to its "Israel Direct" publication. £68k of ticket income was received in the year, for a variety of events including Business Breakfasts, Women's events and Young UJIA events.

JPAIME activities in the year were limited to the receipt and granting to UJIA of legacy income, and accounting for an element of the historical pension scheme.

CONSOLIDATION

As the sole corporate trustee of JPAIME, the Trustees have elected to prepare consolidated accounts for year ending 30 September 2023. Whilst the materiality level of UJ Events Plus Ltd does not necessitate consolidation, for completeness a decision was taken by Trustees to consolidate both to create group results for the first time this period. Note 16 highlights the prior year adjustments as a result of the consolidation, resulting in a restatement of comparative figures.

RESERVES

The Trustees have considered the financial risks associated with the various income streams and expenditure types and wish to hold reserves sufficient to protect the ongoing programmes of the UJIA from unexpected variations in income.

At the balance sheet date, general unrestricted reserves for the group were £4.6m (2022: £5.7m) and £2.1m (2022: £3.4m) for the charity. The Trustees carried out a comprehensive review of programmes for the next few years and decided to allocate amounts from reserves to cover an increase demand for support in UK and Israel programmes, aiming to reduce combined general unrestricted reserves from UJIA and its connected charities to £3 million by September 2024. The Social Impact Investment portfolio, which is unrestricted, is not included in the 2024 target reserve.

At the balance sheet date, restricted reserves for the group and charity were £2.2m (2022: £2.8m) for projects and activities where donors have specifically restricted their gifts.

Our Trustees and Finance Committee continually review our finances and have concluded that the Charity was in a position to enhance its programme with a responsible, partial release of funds from within its reserves.

In the opinion of the Trustees, the assets of the Charity are sufficient to meet its liabilities and consequently we have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

EQUAL OPPORTUNITIES POLICY

The Charity is committed to encouraging equality and diversity among our workforce and eliminating unlawful discrimination. The Charity, with its roots in the Jewish faith, believes that every individual is deserving of dignity, respect, and compassion.

The Charity has a commitment to diversity, which focuses on:

- Recognising and valuing difference;
- Recognising and seeking to redress inequality and disadvantage;
- Treating all in a fair, open and honest manner;
- Recognising the rights of volunteers, employees, and service users to be treated with dignity, respect and compassion

The Charity is committed to equality of opportunity, tackling discrimination and disadvantage and tackling harassment and intimidation. To do this the Charity will actively promote equal opportunities throughout the Charity through the application of employment policies and practices that will ensure that individuals will receive treatment that is fair, equitable and consistent with their relevant aptitudes,

potential skills, experience, and abilities. The Charity is committed to avoiding all forms of unlawful discrimination on the basis of the Equality Act 2010 protected characteristics of age, disability (including mental and physical health), gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including skin colour, nationality, and ethnic or national origin), religion or belief, sex, and sexual orientation. The Charity additionally recognises that it is subject to a duty to make reasonable adjustments to prevent members of the workforce being at a disadvantage on the grounds of these protected characteristics.

In regard to disability the Charity commits that every reasonable effort is made to ensure that, if a member of staff becomes disabled during their employment with the Charity, their employment continues, and additional training and support is provided. It is the policy of the Charity that members of staff receive equal treatment regardless of disability. Training, career development and promotion of disabled people will, as far as possible and with any reasonable adjustment, be identical to that of other employees.

The Charity recognises that it is the duty of it and all employees to accept their personal responsibility for fostering a fully integrated community at work by adhering to the principles of equal opportunity and maintaining a harmonious working environment. Further reference can be found in the Charity's Equality and Diversity Policy available on request.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors for the purposes of English company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Charity's constitution. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as each of the Trustees at the date of this report is aware, there is no relevant audit information of which the Charity's auditor is unaware. Each Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the Charity's auditor is aware of that information.

AUDITORS

Haysmacintyre LLP have indicated their willingness to be reappointed as statutory auditor.

This report, which incorporates the Strategic Report, was approved by the Board of Trustees on 23rd May 2024.

Steven Noé



ANNUAL REPORT AND FINANCIAL STATEMENTS

TRUSTEES:

Steven Noé (Chairman)
Simon Wagman (Treasurer)
Karen Goodkind
Steven Kaye
Nicholas Laitner
Alexi Lewy
Brian May
David Pliener K.C.
Gila Sacks
Nicola Wertheim

CHIEF EXECUTIVE:

Amanda Winston

SOLICITORS:

Farrer & Co
66 Lincoln's Inn Fields
London WC2A 3LH

BANKERS:

Barclays Bank Plc
54 Lombard Street
London ECV 9EX

Mizrahi Tefahot Bank
Heleni Hamalka Street 9
Jerusalem
9422105
Israel

AUDITORS:

Haysmacintyre LLP
Chartered Accountants
10 Queen Street Place
London EC4R 1AG

REGISTERED OFFICE:

4th Floor, Amelie House
221 Golders Green Road
London NW11 9DQ



CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE

INCOME FROM:	Notes	Unrestricted Funds 2023 £'000	Restricted Funds 2023 £'000	Total 2023 £'000	Restated Total 2022 £'000
Voluntary Income					
Donations		3,054	1,818	**4,872**	5,944
Tax refunds		202	-	**202**	243
Legacy Income		831	88	**919**	850
Trading Income	2	174	-	**174**	59
Investment Income		221	-	**221**	133
Total Income		4,482	1,906	**6,388**	7,229
EXPENDITURE ON:					
Raising Funds		1,237	-	**1,237**	1,151
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES	3				
Educational Infrastructure (Capital Projects)		125	437	**562**	152
Education programmes		726	916	**1,642**	1,236
Social Welfare & Medical programmes		6	19	**25**	45
Employment & Small Business programmes		157	128	**285**	198
Absorption & Victim Support		19	65	**84**	687
CHARITABLE EXPENDITURE ON UK PROGRAMMES	3				
Education programmes		1,410	132	**1,542**	1,510
Israel Experience		970	195	**1,165**	1,021
Research & Evaluation		146	15	**161**	123
Community Education & Awareness		971	594	**1,565**	1,218
Welfare		24	-	**24**	45
Total expenditure	4	5,791	2,501	**8,292**	7,386
NET EXPENDITURE FOR THE YEAR		(1,309)	(595)	**(1,904)**	(157)
Reconciliation of funds:					
Funds brought forward at 1 October 2022 (as previously stated)		3,837	2,813	**6,650**	7,239
Prior Period adjustment	16	2,272	-	**2,272**	1,840
Funds brought forward at 1 October 2022		6,109	2,813	**8,922**	9,079
Funds carried forward at 30 September 2023		4,800	2,218	**7,018**	8,922

There are no gains or losses other than as shown above. All activities are continuing. Comparative figures for restricted and unrestricted income and expenditure for the Statement of Financial Activities are shown in note 17.

The notes on pages 22 to 36 form part of these financial statements.



COMPANY NUMBER: 3295115

CONSOLIDATED BALANCE SHEET

	Notes	£'000	30 Sept 2023 £'000	£'000	30 Sept 2022 £'000
TANGIBLE FIXED ASSETS	7		**142**		159
SOCIAL INVESTMENTS	8		**1,474**		1,764
CURRENT ASSETS					
Debtors	10	**1,572**		1,235	
Cash at Bank and in hand		**5,908**		8,258	
		7,480		**9,493**	
CREDITORS due within one year	11	**(1,522)**		(1,664)	
NET CURRENT ASSETS			**5,958**		7,829
TOTAL ASSETS LESS CURRENT LIABILITIES			**7,574**		9,752
CREDITORS due after one year					
Pension Deficit Reduction Contributions	15		**(556)**		(830)
TOTAL NET ASSETS			**7,018**		8,922
REPRESENTED BY					
Unrestricted funds					
- General		**4,575**		5,699	
- Designated		**225**		410	
			4,800		6,109
Restricted funds	12		**2,218**		2,813
TOTAL CHARITY FUNDS			**7,018**		8,922

Approved and authorised for issue by the Trustees on and signed on their behalf:

Steven Noé

Simon Wagman

23rd May 2024

The notes on pages 22 to 36 form part of these financial statements.



COMPANY NUMBER: 3295115

CHARITY BALANCE SHEET

	Notes	£'000	30 Sept 2023 £'000	£'000	30 Sept 2022 £'000
TANGIBLE FIXED ASSETS	7		**142**		159
SOCIAL INVESTMENTS	8		**1,474**		1,764
CURRENT ASSETS					
Debtors	10	**1,556**		798	
Cash at Bank and in hand		**5,867**		8,235	
		7,423		**9,033**	
CREDITORS due within one year	11	**(4,332)**		(4,076)	
NET CURRENT ASSETS			**3,091**		4,957
TOTAL ASSETS LESS CURRENT LIABILITIES			**4,707**		6,880
CREDITORS due after one year					
Pension Deficit Reduction Contributions	15		**(154)**		(230)
TOTAL NET ASSETS			**4,553**		6,650
REPRESENTED BY					
Unrestricted funds					
- General		**2,110**		3,427	
- Designated		**225**		410	
			2,335		3,837
Restricted funds	12		**2,218**		2,813
TOTAL CHARITY FUNDS			**4,553**		6,650

Approved and authorised for issue by the Trustees on and signed on their behalf:

Steven Noé

Simon Wagman

23rd May 2024

The notes on pages 22 to 36 form part of these financial statements.



CONSOLIDATED CASH FLOW STATEMENT

	2023 £'000	2022 £'000
Reconciliation of net expenditure to net cash outflow/inflow from operating activities		
Net expenditure for the reporting period (as per the statement of financial activities)	**(1,904)**	(157)
Depreciation	**18**	9
Interest received	**(221)**	(133)
(Increase)/ Decrease in debtors	**(338)**	198
(Decrease)/Increase in creditors	**(142)**	194
Decrease in long term liabilities	**(274)**	(249)
Net cash provided by operating activities	**(2,861)**	(138)
Cash flows from investing activities		
Bank interest received	**221**	133
Purchase of fixed assets	**-**	(108)
Social Investments Movement	**290**	(245)
Net Cash flows from investing activities	**511**	**(220)**
Net change in cash and cash equivalents in the period	**(2,350)**	**(358)**
Cash and cash equivalents at the beginning of the period	**8,258**	**8,616**
Cash and cash equivalents at the end of the period	**5,908**	**8,258**

The notes on pages 22 to 36 form part of these financial statements.



NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

Accounting Policies for the Charity have also been applied to the Group

(a) Statement of compliance and Basis of Accounting

The financial statements are prepared under the historical cost convention which is consistent with the prior year. The format of the financial statements has been presented to comply with the Companies Act 2006, Charities Act 2011, FRS102 The Financial Reporting Standard applicable in the UK and Ireland and the Statement of Recommended Practice Accounting and Reporting by Charities ("SORP 2019"). The Charity is a Public Benefit Entity as defined by FRS102.

In the opinion of the Trustees, the activities of the Charity's trading subsidiary company, UJ Events Plus Ltd and the unincorporated charity, The Jewish Philanthropic Association for Israel and the Middle East (JPAIME) for which it is a Corporate Trustee are considered to be a group and therefore consolidated financial statements have been prepared for the first time this year. The consolidation has been carried out on a line-by-line basis. The comparatives have been restated to bring in the two subsidiaries and a prior period adjustment has been included to bring in the opening reserves from the two subsidiaries per note 16.

(b) Going concern

Having assessed the Charity's financial position, its plans for the foreseeable future, the Trustees are satisfied that the financial statements have been prepared on a going concern basis. This assessment has been based on the review of budgets and forecasts prepared to cover a period in excess of 12 months from the date the accounts are approved. This assessment has considered the risks and uncertainties faced by the charity.

(c) General information

The Charity is a company limited by guarantee, incorporated in England and Wales (company number: 3295115) and a charity registered in England and Wales (charity number: 1060078) and Scotland (charity number: SC 039181). The Charity's registered office address is 4th Floor, Amelie House, 221 Golders Green Road, London NW11 9DQ.

(d) Income

Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, receipt is probable and the amount can be measured reliably

i. Donation income Is typically accounted for on a receipts basis.
ii. Income from Gift Aid is recognised on an accruals basis, in line with the recognition of the underlying donation.
iii. Pecuniary legacies are recognised once probate has been granted and notification of entitlement has been received. Residuary legacies are recognised when probate is granted and there is sufficient information to value them and any conditions attached to the legacy are either within the control of the charity or have been met.
iv. Interest received is accounted for on an accruals basis.

(e) Expenditure

Expenditure is recognised as soon as the related liability is incurred and has been classified under headings that aggregate all costs relating to that category.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure.

Employment benefits, including holiday pay, are recognised in the period in which they are earned. Termination benefits are recognised in the period in which the decision is made and communicated to the relevant employee(s).

Expenditure on raising funds includes direct fundraising and marketing costs.

Expenditure on charitable activities comprises charitable grant giving and programmes implemented by the Charity as set out in note 3 in Israel and the UK

Restricted fund expenditure represents funds passed on to other organisations in satisfaction of the specific criteria under which they were raised.

Support costs represent indirect costs relating to raising funds and the Charity's charitable activities. Support costs, including governance costs, are allocated to activities.

Governance costs comprise the costs of running the charity, including strategic planning for its future development, auditors' remuneration, certain legal costs and all costs of complying with constitutional and statutory requirements, such as costs of Board meetings and of preparing the statutory accounts. In accordance with the provisions of SORP 2019, governance costs are now included within support costs.

Staff costs are allocated according to the functions of staff as well as an estimate of the time spent by them in promoting the programmes of the Charity.

(f) Grants Payable Policy

Grants payable are charged when the offer is conveyed to the recipient and all the conditions attaching to these grants are fulfilled. In the case where grants payable are dependent on donations receivable, the grant payable does not become a commitment until the donation is received.

(g) Tangible Fixed Assets and Depreciation

Tangible fixed assets are initially recognised at cost. Items of furniture, apparatus and equipment, and desk or laptop computers, costing less than £2,000 are charged against income in the year of purchase. Assets with a cost of £2,000 or more are capitalised and stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset on a straight-line basis over its expected useful life as follows:

Freehold Premises	2%
Leasehold Premises	over life of lease
Computer Equipment	between three and seven years
Assets under Finance Lease	over life of lease

The carrying values of tangible fixed assets are reviewed for impairment in accordance with the requirements of FRS102.

(h) Social Impact Investments

Social Impact Investments are programme related loan and equity investments which are initially recognized at the amount paid. The carrying amount of loans is adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for any impairment. Likewise, equity investments are reviewed for any impairment triggers and provisions made as appropriate.

(i) Investments

Investments are included at market value at the balance sheet date. The investments are considered to be fully impaired when they are received with sales restrictions, or a reliable valuation cannot be obtained. Any recognized gains and losses on revaluation or disposals are combined in the statement of financial activities. Income from investments is included in the year in which it is received.

(j) Financial Instruments

Basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable are accounted for on the following basis:

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts, when applicable, are shown within current liabilities.

Debtors and creditors

Debtors and creditors are measured at the transaction price less any provision for impairment. Any losses arising from impairment are recognized as expenditure.

Bank borrowings

Liabilities for borrowings which are subject to a market rate of interest are measured at the value of the amount advanced, less capital repayments.

(k) Leasing

Assets obtained under finance leases and hire purchase contracts are capitalised in the balance sheet and depreciated over their estimated useful lives. The interest element of the rental obligations is charged to the Statement of Financial Activities over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

(l) Pensions

Contributions to employees' personal pensions and to the Zionist Federation Staff Pension Scheme defined benefit pension scheme are recognised as expenditure when they fall due.

The Zionist Federation Staff Pension Scheme (ZFSPS) is a multi-employer defined benefit scheme for which the Charity's share of the underlying assets and liabilities cannot be separately identified. This scheme is therefore accounted for as a defined benefit scheme in accordance with section 28 of FRS102.

Service costs, curtailments, settlement gains and losses, net financial returns and remeasurement gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Changes in the assets and liabilities of the scheme in the year are disclosed and allocated as follows:

- Changes relating to current or past service costs and gains and losses on settlements and curtailments and pension finance costs arising from changes in the net of the interest costs and expected return on assets, are allocated to the relevant activity heading based on staff costs of employees within the scheme.
- Pension finance charges arising from similar changes are recognised as outgoing resources.
- Remeasurement gains and losses arising are recognised as other recognised gains and losses.

The assets, liabilities and movements in the surplus or deficit of the scheme are calculated by qualified independent actuaries as an update to the latest full actuarial valuation. Details of the scheme assets and liabilities and major assumptions are shown in note 15.

(m) Foreign Exchange

Exchange differences on US Dollar or Israeli Shekel balances held at the end of the financial year for projects pending transfer are accounted for within charitable expenditure, whether a gain or a loss.

(n) Taxation

As a registered charity within the definition of Sections 466 to 493 of the Corporation Tax Act 2010, the charity is exempt from taxation on the surpluses generated by its charitable activities. Irrecoverable VAT is not separately analysed and is charged to the Statement of Financial Activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates.

(o) Funds

General funds comprise the accumulated surplus or deficit from the Statement of Financial Activities which is not restricted nor designated funds. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity. Designated funds comprise funds that have been set aside at the discretion of the Trustees for specific purposes. Restricted income funds comprise unexpended balances of donations and grants held in trust to be applied for specific purposes.

2. SUBSIDIARY ENTITIES

A) UJ EVENTS PLUS LIMITED

The results of the Charity's subsidiary, UJ Events Plus Limited, Company registration in England as a private company limited by shares number: 02194244 which is included in the group accounts (see note 1a), are as follows:

	2023 £'000	2022 £'000
Turnover	174	59
Less: Cost of sales	(161)	(52)
Net Operating income	13	7
Less: Administrative expenses	(5)	(4)
Operating profit	8	3
Deed of Covenant payments to UJIA	(8)	(3)
Retained in subsidiary	-	-

At the balance sheet date, there was called up Share Capital of £2 (2022: £2), and retained profit of £25 (2022: £25). Net assets amounted to £27 (2022: £27).

2. SUBSIDIARY ENTITIES (CONTINUED)

B) THE JEWISH PHILANTHROPIC ASSOCIATION FOR ISRAEL AND THE MIDDLE EAST (JPAIME)

The results of the Charity's subsidiary, JPAIME an unincorporated charity, registration number: 256689, which is included in the group accounts (see note 1a), are as follows:

INCOME AND EXPENDITURE				
INCOME FROM:	Unrestricted Funds 2023 £'000	Restricted Funds 2023 £'000	Total 2023 £'000	Total 2022 £'000
Voluntary income - donations & tax refunds	8	-	8	9
Voluntary income - legacies	102	-	102	407
Investment income	91	-	91	27
Total Income	201	-	201	443
EXPENDITURE ON:				
Fundraising	6	-	6	9
Charitable activities	2	-	2	2
Total expenditure	8	-	8	11
NET INCOME FOR THE YEAR	193	-	193	432
Funds brought forward at 1 October 2022	2,272	-	2,272	1,840
Funds carried forward at 30 September 2023	2,465	-	2,465	2,272

BALANCE SHEET

	£'000	30 Sept 2023 £'000	£'000	30 Sept 2022 £'000
CURRENT ASSETS				
Debtors	3,064		3,075	
Cash at Bank and in hand	10		4	
	3,074		3,079	
CREDITORS due within one year	(207)		(206)	
NET CURRENT ASSETS		2,867		2,873
CREDITORS: Amounts falling due after one year - pension accrual		(402)		(601)
TOTAL NET ASSETS		2,465		2,272
REPRESENTED BY				
Unrestricted funds		2,465		2,272
Restricted funds		-		-
TOTAL CHARITY FUNDS		2,465		2,272

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

ISRAEL PROGRAMMES	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	Total 2023 £'000	Total 2022 £'000
Educational Infrastructure (Capital Projects)	313	124	125	**562**	152
Educational Programmes - Israel	1,003	373	266	**1,642**	1,236
Social Welfare & Medical Programmes	14	5	6	**25**	45
Employment & Social Investment Programmes	93	155	37	**285**	198
Absorption & Victim Support	47	18	19	**84**	687
UK PROGRAMMES					
Education Programmes - UK	987	540	15	**1,542**	1,510
Israel Experience	814	279	72	**1,165**	1,021
Research & Evaluation	15	140	6	**161**	123
Community Education & Awareness	948	380	237	**1,565**	1,218
Welfare	24	-	-	**24**	45
	4,258	2,014	783	**7,055**	6,235

All funds allocated by the Charity for expenditure in Israel are restricted to projects within its internationally recognised borders. Exchange rate movements in the years are accounted for within other charitable expenses and apportioned based on grant size. Restated comparative figures for 2022 as are as follows:

ISRAEL PROGRAMMES	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	Total 2022 £'000
Educational Infrastructure (Capital Projects)	153	(50)	49	**152**
Educational Programmes - Israel	1,156	(135)	215	**1,236**
Social Welfare & Medical Programmes	45	(8)	8	**45**
Employment & Social Investment Programmes	68	111	19	**198**
Absorption & Victim Support	691	(225)	221	**687**
UK PROGRAMMES				
Education Programmes - UK	916	585	9	**1,510**
Israel Experience	714	213	94	**1,021**
Research & Evaluation	-	123	-	**123**
Community Education & Awareness	748	288	182	**1,218**
Welfare	43	-	2	**45**
	4,534	902	799	**6,235**

The number of institutions receiving grants in the year was 108 (2022 – 114) and values were as follows:

	2023 £'000	2022 £'000
Birthright Israel	453	399
Jewish Agency for Israel	345	929
Carmiel Youth Village	255	110
Manchester Maccabi	200	3
B'nei Akiva	194	214
UJIA Israel	180	334
Western Galilee College	162	14
King David High School Manchester	100	96
RSY Netzer	88	55
Union of Jewish Students	80	80
Federation of Zionist Youth	75	72
Tel Hai College	74	280
Tsfat Academic College Nursing school	74	185
Nirim	67	20
LJY - Netzer	62	56
Habonim Dror	60	59
Masorti Judaism (Noam)	55	51
Sahi - Youth at risk programme	55	5
Tech Career	55	-
Other grants and bursaries under £50k	1,624	1,572
	4,258	4,534

4. SUPPORT & GOVERNANCE COSTS

	Support Costs 2023 £'000	Governance Costs 2023 £'000	**Total Costs 2023 £'000**	Support Costs 2022 £'000	Governance Costs 2022 £'000	**Total Costs 2022 £'000**
Finance and Insurance	67	-	**67**	19	-	19
Staff	411	43	**454**	344	**1**	345
Office and IT	212	-	**212**	412	-	412
Legal fees	-	24	**24**	-	**1**	1
Audit fees	-	26	**26**	-	**22**	22
	690	93	**783**	775	**24**	799

Operating lease payments during the year were £119,045 (2022: £227,000). Foreign exchange movement during the year was £(428,536) (2022: £521,359).

5. STAFF COSTS AND NUMBERS & COSTS OF KEY MANAGEMENT PERSONNEL

	2023 £'000	2022 £'000
Staff costs comprise the following:		
Salaries	1,745	1,534
National insurance	177	176
Pension scheme contributions	95	95
	2,017	1,805

The Pension Contribution for the year was £94,994 (2022 £95,243). As a result of the most recent Scheme Revaluation, the amount due by UJIA to the Scheme deficit was reduced (see note 15).

Redundancy payments of £39,178 (2022 - £81,724) were made during the year. Staff related costs including recruitment were £18,419 (2022 £54,000).

The average total number of staff during the year, including those who worked part-time and maternity cover was 35 (full-time equivalent 31) (2022 was 37 – full time equivalent 31). No provision has been made for accrued holiday pay since the amounts involved were not material.

The number of employees whose earnings in the year in relation to time spent on the Charity's affairs exceed the equivalent of £60,000 p.a. excluding pension contributions was:

	2023 £'000	2022 £'000
£60,000 - £70,000	1	-
£70,000 - £80,000	5	3
£80,000 - £90,000	-	-
£110,000 - £120,000	-	1
£120,000 - £130,000	1	-
£140,000 - £150,000	1	1
£170,000 - £180,000	1	1

The total pension contributions for those earning in excess of £60,000 in the year was as follows:

	£'000
Under money purchase schemes (7 people):	50
	50

Staff costs are allocated according to the functions of the staff and form part of UK Educational programmes, Fundraising and Support, as appropriate.

The Charity considers that its key Management personnel comprise its Trustees and Executive Team. The total employer benefits including employer NIC, and pension contributions paid in respect of the Executive Team were £441,851 (2022 - £435,816). The Executive team comprises 3 UJIA staff members and 1 UJIA Israel staff member. The Charity has an insurance policy that protects the Charity from losses arising from the negligence or default of its Trustees and Officers by indemnifying the charitable funds against the consequences of such neglect or default. The cost to the Charity of this insurance for the year was £13,959 (2022 - £19,665).

6. DIRECTORS' EMOLUMENTS

No remuneration or re-imbursement of expenses were paid to the Trustees in either 2023 or 2022.

7. TANGIBLE FIXED ASSETS - GROUP AND COMPANY

	Freehold Property 2023 £'000	Leasehold Property 2023 £'000	Computer Equipment & Software 2023 £'000	Total 2023 £'000
Cost				
As at 1 October 2022	80	108	345	**533**
Additions	-	-	-	**-**
Disposals	-	-	-	**-**
Cost as at 30 September 2023	80	108	345	**533**
Depreciation				
As at 1 October 2022	36	3	334	**373**
Charge for year	2	12	4	**18**
Disposals	-	-	-	**-**
Depreciation as at 30 September 2023	38	15	338	**391**
Net Book Value as at 30 September 2023	42	93	7	**142**
Net Book Value as at 1 October 2022	44	104	11	**159**

8. SOCIAL IMPACT INVESTMENTS - GROUP AND CHARITY

Detailed information about our Social Impact portfolio can be found on our website https://si3.ujia.org. While the portfolio mainly consists of loan investments, there are also equity investments (shown with asterisks). The Portfolio is as follows:

	2023 £'000	2022 £'000
Ogen	696	814
KIEDF for Arab-Israel Businesses	108	126
Youth of Light	108	-
Hadarim*	101	101
Koret Economic Development Fund for Ethiopian Community	86	101
Ampersand (*)	86	101
Abraham Hostel (*)	62	73
Jump.in	62	32
Moona	43	101
Gvanim Shel Matok	27	64
Social Space TLV	26	54
Siraj	23	35
Social space offices	22	55
Desert 19	15	17
Games for Peace	5	26
Lev19	4	39
Enosh	-	25
Total	**1,474**	**1,764**

9. OPERATING LEASE COMMITMENTS – GROUP AND CHARITY

	2023 £'000	2022 £'000
At 30 September 2023 the total of the future minimum lease payment are:		
Land and buildings:		
Not later than one year	103	105
Later than one year and not later than five years	434	452
Total	537	557

10. DEBTORS

	Group 2023 £'000	Charity 2023 £'000	Restated Group 2022 £'000	Charity 2022 £'000
Accrued legacy income	958	958	536	536
Amount due from trading subsidiary companies	-	8	-	3
Other debtors & prepayments	614	590	699	259
Total	1,572	1,556	1,235	798

11. CREDITORS: AMOUNTS DUE WITHIN ONE YEAR

	Group 2023 £'000	Charity 2023 £'000	Restated Group 2022 £'000	Charity 2022 £'000
Jewish Philanthropic Association for Israel and the Middle East	-	3,064	-	2,636
Amount due to trading subsidiary companies	-	-	-	44
Other creditors	517	466	659	595
Other taxation and social security	55	55	45	45
Pension deficit reduction contributions (see note 15)	280	78	281	78
Accruals and deferred income	670	670	679	679
Total	1,522	4,332	1,664	4,076

12. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS

PROJECT NAME	Restated Balance 1 Oct 2022 £'000	Income during year £'000	Expenditure during year £'000	Transfers	Closing balance 30 Sept 2023 £'000
Israel programmes					
Bell Scholarships (Tel Hai)	169	-	(77)	-	**92**
Zefat Nursing School	257	74	(74)	-	**257**
Western Galilee College	244	277	(162)	-	**359**
Legacy for forestry	92	-	(7)	-	**85**
Carmiel Children's Village	199	167	(218)	-	**148**
Legacy for engineering and drama scholarships	80	-	(34)	-	**46**
Social Investment - Ogen	414	55	-	-	**469**
Ukraine Emergency Appeal	95	47	(74)	-	**68**
Legacy for welfare purposes	-	88	-	-	**88**
Other Israel projects (including fundraising)	651	158	(451)	-	**358**
UK programmes					
Mamlock House Fund	249	-	(200)	-	**49**
Ashdown Fellows	41	-	(10)	-	**31**
Israel Experience Bursaries	308	258	(416)	-	**150**
Other UK programmes	14	782	(778)	-	**18**
	2,813	1,906	(2,501)	-	**2,218**

Restricted funds - Israel Programmes

- The Bell Scholarships are funded by a Legacy as are student scholarships at Tel Hai College in the Galilee.
- The Zefat Academic College's School of Nursing restricted fund is for the capital project for a new school building.
- The Western Galilee College restricted fund is for the capital project to create a new student village.
- The Legacy for forestry will be used to plant a forest in the Merom HaGalil region available for public use.
- Carmiel Children's Village is based in the Galilee and revenue funds are used to support an after school programme, and capital funds to renovate village houses.
- The Legacy for engineering and drama scholarships supports students at Tel Hai college and Western Galilee college.
- An element of the $1m Si3 Social Investment in Ogen, which provides low interest loans to small and medium sized businesses in Israel, is from a specific donor who has requested this be restricted to only Ogen within the Si3 portfolio.
- The Ukraine Emergency Appeal fund is as a result of an emergency campaign to support the Jewish Agency for Israel in helping Ukrainian refugees settle in Israel.
- The Legacy for welfare purposes was received in the year to support welfare project in Israel.

Restricted funds - UK programmes

- The Mamlock House Fund comprises the proceeds from the sale of Mamlock house in Manchester which were ring fenced for the Manchester Community's benefit. This has included the recent refit of the new Maccabi Mamlock House and local educational projects.
- The Ashdown Fellows Fund is for educational activities such as Headteachers seminars and Senior Leadership Training Programmes.
- Israel Experience Bursaries are means tested financial assistance for participants on year programmes and Summer Tours to Israel.

12. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS FOR 2022

PROJECT NAME	Opening balance 1 Oct 2021 £'000	Income during year £'000	Restated Expenditure during year £'000	Transfers	Closing balance 30 Sept 2022 £'000
Israel programmes					
Bell Scholarships (Tel Hai)	454	-	(285)	-	**169**
Zefat Nursing School	367	75	(185)	-	**257**
Western Galilee College	212	32	-	-	**244**
Legacy for forestry	95	-	(3)	-	**92**
Carmiel Children's Village	197	116	(114)	-	**199**
Legacy for engineering and drama scholarships	120	-	(40)	-	**80**
Social Investment - Ogen	364	50	-	-	**414**
Ukraine Emergency Appeal	-	785	(690)	-	**95**
Other Israel projects (including fundraising)	149	330	156	16	**651**
UK programmes					
Mamlock House Fund	252	-	(3)	-	**249**
Ashdown Fellows	49	-	(8)	-	**41**
Birthright Programme	69	10	(79)	-	**-**
Reshet	25	53	(78)	-	**-**
Israel Experience Bursaries	100	620	(412)	-	**308**
JAFI Youth Movement Support	-	472	(472)	-	**-**
Other UK programmes	2	279	(267)	-	**14**
	2,455	2,822	(2,480)	16	**2,813**

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS ALSO FOR GROUP AND CHARITY

	Group Unrestricted Funds £'000	Charity Unrestricted Funds £'000	Group Restricted Funds £'000	Charity Restricted Funds £'000	Group Total Funds £'000	Charity Total Funds £'000
Fixed Assets	142	142	-	-	142	142
Social Investments	1,005	1,005	469	469	1,474	1,474
Net current assets	4,209	1,341	1,749	1,749	5,958	3,091
Creditors due after one year	(556)	(153)	-	-	(556)	(154)
	4,800	2,335	2,218	2,218	7,018	4,553

Restated Comparative figures for 2022 are as follows:

	Group Unrestricted Funds £'000	Charity Unrestricted Funds £'000	Group Restricted Funds £'000	Charity Restricted Funds £'000	Group Total Funds £'000	Charity Total Funds £'000
Fixed Assets	159	159	-	-	159	159
Social Investments	1,350	1,350	414	414	1,764	1,764
Net current assets	5,430	2,558	2,399	2,399	7,829	4,957
Creditors due after one year	(830)	(230)	-	-	(830)	(230)
	6,109	3,837	2,813	2,813	8,922	6,650

Restricted funds comprise funds provided by the donor for a specific purpose or in support of a specific project. Information about some of the projects currently being supported are provided in the Report of the Trustees and further information can be made available upon request from our Registered Office.

Unrestricted funds comprise of general donations which can be used at the discretion of the Trustees in accordance with the general aims and objectives of the Charity. These include funds which have been separately identified and designated by the Trustees for specific projects of £224,641 (2022 - £410,000). These include £10,530 earmarked for projects in Israel, the nature of which has yet to be determined. The balance is for specific projects that have been approved by the Trustees.

The movement in designated funds was as follows:

	2023 £'000	2022 £'000
Opening balance	410	731
Received	465	301
Remitted	(650)	(622)
Closing balance	225	410

14. RELATED PARTY TRANSACTIONS

Two Trustees of UJIA are Trustees of UJIA Israel, and UJIA staff act in a supervisory capacity as part of the financial control process in UJIA Israel. UJIA does not have control over UJIA Israel since UJIA acts in a supervisory capacity only. Some UJIA Israel staff act as agents of UJIA in monitoring the implementation of programmes in Israel. During the year, grants were made of £179,530 (2022 - £334,401) towards UJIA Israel's monitoring and core programme costs. At 30 September 2023, UJIA owed UJIA Israel £97,856 (2022: £61,891) in respect of operational costs.

No payments were made to Trustees in the year for professional services.

During the year, individual Trustees donated a total of £56,263 (2022 - £53,020) to the Charity.

15. PENSION SCHEME COSTS

The Charity participates in a multi-employer final salary pension scheme, the ZFSPS. As a result it is not possible to identify the assets and liabilities of the scheme that are attributable to the Charity. The Charity also provides pensions for other pensioners who are not covered by formal pension arrangements.

The most recent actuarial valuation of the scheme was carried out by the scheme's actuaries in April 2023, and published in February 2024. The valuation revealed that the scheme is in surplus and therefore no further deficit contributions are required. At the valuation date the past service funding level is 109% using the agreed actuarial assumptions, which include discount rates of 4.16% and RPI inflation of 3.42%. If these assumptions continue at similar levels, no further contributions are payable in the future. The next review of the scheme is due in April 2026.

The Charity has recognised a provision in these financial statements, for additional special (deficit reduction) contributions to cover a potential deficit in the ZFSPS. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement relating to the deficit. The present value is calculated using a discount rate of 1%, which represents the interest rate available to the charity rounded up to the nearest whole per cent. The liability is shared with the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") which is responsible for funding the pensions of those pensioners who were deferred and did not become employees of UJIA when the Charity started operations in January 1997.

Group - The movements on the provision are:

	2023 £'000	2022 £'000
Provision at start of period	1,111	1,383
Deficit contributions paid	(280)	(281)
Unwinding of discount factor	5	9
	836	1,111
Split as follows:		
Due within one year	280	281
Due after one year	556	830
	836	1,111

Charity - The movements on the provision are:

	2023 £'000	2022 £'000
Provision at start of period	308	382
Deficit contributions paid	(78)	(78)
Unwinding of discount factor	2	4
	232	308
Split as follows:		
Due within one year	78	78
Due after one year	154	230
	232	308

Other organisations also contribute to the deficit funding agreement and the net present value of their contributions has been included in these accounts.

The UJIA also contributes to individual money purchase schemes for eligible staff members. The charge in the accounts represents normal contributions payable to the ZFSPS fund of £8,000 (2022: £10,000) and to the money purchase schemes of £94,994 (2022: £85,243).

16. PRIOR PERIOD ADJUSTMENT

Consolidated accounts for year ending 30 September 2023 have been prepared, necessitating prior period adjustments. The restatement brings in the net assets of the subsidiary entities on a line by line bases (see note 2 for details of the balances and the impact on the comparative and current period SOFA).

	2022 As originally reported £'000	2022 Restated £'000	2022 Prior Yr Adjustment £'000
Debtors	798	1,235	437
Cash	8,235	8,258	23
Creditors	(4,076)	(1,664)	2,412
Pension Deficit Reduction Contributions	(230)	(830)	(600)
Prior Period adjustment	4,727	6,999	2,272

As at 20 September 2021, JPAIME Net assets were £1,840k.

17. COMPARATIVE FIGURES 2022 CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE			
INCOME FROM:	Unrestricted Funds 2022 £'000	Restricted Funds 2022 £'000	Restated Total 2022 £'000
Voluntary Income			
Donations	3,127	2,817	**5,944**
Tax refunds	243	-	**243**
Legacy Income	845	5	**850**
Trading income	59	-	**59**
Investment income	133	-	**133**
Total Income	4,407	2,822	**7,229**
EXPENDITURE ON:			
Raising Funds	1,151	-	**1,151**
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES			
Educational Infrastructure (Capital Projects)	49	103	**152**
Educational programmes	584	652	**1,236**
Social Welfare & Medical programmes	8	37	**45**
Employment & Small Business programmes	150	48	**198**
Absorption & Victim Support	121	566	**687**
CHARITABLE EXPENDITURE ON UK PROGRAMMES			
Education programmes	1,362	148	**1,510**
Israel Experience	818	203	**1,021**
Research & Evaluation	123	-	**123**
Community Education & Awareness	501	717	**1,218**
Welfare	39	6	**45**
Total expenditure	4,906	2,480	**7,386**
NET EXPENDITURE FOR THE YEAR	(499)	342	**(157)**
Transfer between funds	(16)	16	**-**
Net movement in funds	(515)	358	**(157)**
Reconciliation of funds:			
Funds brought forward at 1 October 2021 (as previously stated)	4,784	2,455	**7,239**
Prior Period adjustment	1,840	-	**1,840**
Funds brought forward at 1 October 2021	6,624	2,455	**9,079**
Funds carried forward at 30 September 2022	6,109	2,813	**8,922**

INDEPENDENT AUDITORS' REPORT

We have audited the financial statements of the United Jewish Israel Appeal for the year ended 30 September 2023 which comprise the Consolidated Statement of Financial Activities, the consolidated and charity Balance Sheets, the Consolidated Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group and charitable company's affairs as at 30 September 2023 and of the charitable company's net movement in funds, 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 Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

BASIS FOR OPINION

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

CONCLUSIONS RELATING TO GOING CONCERN

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 trustees' 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 trustees are responsible for the other information. The other information comprises the information included in the Report of the Trustees. 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.

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.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the Report of the Trustees (which incorporates the strategic report and the directors' report prepared for the purposes of Company Law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the Report of the Trustees has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees (which incorporates the strategic report and the directors' report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charity Accounts (Scotland) Regulations (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES FOR THE FINANCIAL STATEMENTS

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

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

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of

irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charitable company and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the legal and regulatory requirements pertaining to registered charities, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Act 2011, and other factors such as payroll taxes.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to journal entries. Audit procedures performed by the engagement team included:

Audit procedures performed by the engagement team included:
- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted at the year-end or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates.

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 auditor's report.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Adam Halsey (Senior Statutory Auditor)
For and on behalf of Haysmacintyre LLP, Statutory Auditors
18th June 2024

10 Queen Street Place
London
EC4R 1AG

UNITED JEWISH ISRAEL APPEAL

England & Wales - Charity number 1060078

Accounts





UNITED JEWISH ISRAEL APPEAL

(A COMPANY LIMITED BY GUARANTEE)

FINANCIAL STATEMENTS | 30th September 2022





ujia

Registered Charity (England & Wales): No. 1060078. Registered Charity (Scotland): No. SC 039181
A company limited by guarantee and registered in England: 3295115
Haysmacintyre LLP, Chartered Accountants, 10 Queen Street Place, London EC4R 1AG



CONTENTS PAGE

Report of the Trustees	**Page 3**
Statement of Financial Activities	**Page 16**
Balance Sheet	**Page 17**
Cash Flow Statement	**Page 18**
Notes to the Accounts	**Page 19**
Independent Auditors' Report	**Page 32**



REPORT OF THE TRUSTEES INCLUDING STRATEGIC REPORT

UNITED JEWISH ISRAEL APPEAL ("UJIA") – OUR VISION AND MISSION

Our vision is "Every Jew in the UK feels a strong sense of belonging to the Jewish People" and our mission, UJIA's role, is "to inspire young Jews to forge their own personal relationship with Israel past, present and future".

Israel is a core part of the identity of the vast majority of British Jews. Facilitating a connection to the diverse peoples, languages, places, cultures and stories of Israel, and showing a commitment to Israel and Judaism through learning about, experiencing and giving to Israel, is what UJIA does. We work across the breadth of the Jewish community in the UK with Jews who identify in a whole spectrum of different ways. Whether it is through best-in-class educational programming, creating people-to-people connections between British Jews and Israelis, running training and leadership seminars and activities, organising exceptional, life-changing educational travel experiences (short, medium and long-term) in Israel or directing philanthropy to invest in improving the life-chances of some of the most disadvantaged Israelis, UJIA works in the UK and in Israel to fulfil our mission and bring about our vision. As an impact-led organisation, we believe that, in addition to aiming to reach more people with our programmes and raise more money through our fundraising campaign, we must also monitor and evaluate the change we are making, both in the UK and in Israel. Through a range of methodologies, we have embedded impact evaluation practices across UJIA and increasingly amongst our partners so that decisions around investment are driven by data and impact.

UJIA – OUR STRATEGY

UJIA's work is spread across the UK and Israel, and within both countries in many localities. Our programme in the UK spans many dozens of projects, and in Israel we impact Israeli society through programmatic support, capital projects and a social impact investment portfolio. This work is underpinned by support functions such as fundraising, marketing, finance and human resource management.

2021-2022 was the second year within our revised post COVID three year organisational strategy. We continue to focus on the core concept of connection, articulating five clear values and giving details about how both our programming and our organisational ways of working and culture will change and adapt to meet the needs of the pandemic and post-pandemic world.

VOLUNTEERS AND STAFF

The activities of UJIA are supported by over two hundred volunteers around the UK and Israel and the Trustees thank them for their tremendous contributions to the ongoing development of the Charity. The Trustees also wish to extend their appreciation to the professional staff, without whose dedication and commitment, the results of the campaign and programme would not have been achieved.



PRINCIPAL OBJECTIVES AND ACTIVITIES OF THE UNITED JEWISH ISRAEL APPEAL

The objects of UJIA as defined in its Articles of Association are for the public benefit.

The Trustees have had due regard to the Charity Commission's guidance on public benefit when considering the Charity's objectives and activities.

UJIA Israel

UJIA Israel, formerly the British Olim Society Charitable Trust, is a charity registered in Israel, providing UJIA with services such as due diligence on projects undertaken in Israel under a formal agreement. Over the last few years, they have directly received substantial donations that will enable them to undertake a series of capital projects for schools and homes for youth at risk around Israel, including the Galil, which is a principal focus for and is co-funded by UJIA UK.

STRATEGIC REPORT

ACHIEVEMENTS, PERFORMANCE AND FUTURE PLANS

Financial Overview

Total income in 2021-22 was £6.73 million compared with £7.47 million in 2020-21. Total expenditure in 2021-22 was £7.32 million compared with £6.24 million in 2020-21.

1 – UK Programme

The past year has been one of transition out of Covid, with more activity becoming possible although significant risks have required mitigation, especially relating to Israel immersive educational experiences such as Israel Tour. We are delighted to have returned to in-person programming while also continuing with successful methodologies adopted during the height of the pandemic, in particular the creation of resources to be used flexibly at schools or in the home.

We have continued to focus on high quality Israel Engagement and experiences, increasingly doing so through the lens of Jewish Peoplehood and focusing on the diverse communities that make up Israel's society. We have also reinforced our approach of developing leaders who feel a sense of connection to and responsibility for the Jewish People, and who help to create a thriving, inclusive Jewish community.

Israel Journeys



High quality, immersive, experiential education in Israel continues to be a core methodology for UJIA. We believe that positive formative experiences in Israel have the power to act as entry points into the Jewish community, kickstart pathways into leadership and support young people to engage with Israel, their Jewish identities, and each other.

In 2021-22, we continued to increase the number of young people participating on long-term, immersive programmes in Israel. Over 500 UK participants took part in Masa programmes in Israel, including 262 on career development programmes and 96 on Gap Years following our increased investment in these programmes. In three years, we have increased numbers by 53% and these experiences are essential to generate the next generation of leaders for the British Jewish community, and for British Jewry to continue to make an outsized contribution to the wider society in which they live.

31 young adults took part in the UJIA Onward Israel programme in the summer – this is a relatively new programme for those who are 19+. Participants spend two months living in Tel Aviv and completing internships in diverse fields including Finance, Law, Politics, Hi-Tech and Start Ups.

We worked tirelessly to ensure Israel Tour could take place this summer, after careful consideration and mitigation of the risks associated with Covid. UJIA trained over 80 British Madrichim during seminars in the UK and Israel to ensure they gained the education, welfare support and other skills needed to lead the 1,337 Israel Tour participants, who took part in this rite of passage experience. This summer we had 29 Year 11 Tours and 5 Year 12 Tours in Israel. We awarded over £250,000 in bursaries to more than 170 Israel Tour participants and this was funded thanks to a community crowdfunding campaign that demonstrated the support these programmes have in the British Jewish community.

Through our exclusive partnership with Birthright Israel, we also provided young adults with a 10-day educational experience in Israel. Over 500 participants took part in Birthright Israel programmes, spread over 16 buses. We also extended eligibility to 18-year-olds (previously eligibility began at 19) to ensure those who missed Israel Tour in 2020 due to Covid would not miss out on transformative experiences in Israel. This policy will also extend into 2023.

Through our JAMS (Jewish Activities in Mainstream Schools) programme, approximately 500 Jewish students in non-Jewish secondary schools participated in sessions on Jewish and Israel-related content with speakers from UJS, various Youth Movements and other organisations.

Throughout the pandemic, as in-person activity was severely limited, we increased our focus on resource development and dissemination. We continued with this approach where we had seen success in the previous year. We introduced a new initiative called HaMoadon, which provides resources and activities to improve Israel Education in primary schools. In 2021-22 we provided 7 editions of HaMoadon starting out with 10 primary schools and growing our reach to 18 schools by the end of the year. The material is used by teachers and in informal education programmes delivered in Jewish primary schools.

In partnership with Norwood, we produced educational Yom Ha'atzma'ut resources adapted for children with learning difficulties. We also continued with our successful Matana Club project, providing resources and activities so that families in Scotland could learn about and commemorate Jewish festivals throughout the year.

Impact Via Grants

Our grant-making in the UK is a key mechanism for achieving our impact, enabling a greater quality and quantity of Israel engagement, Jewish education, and leadership development in the UK Jewish community whilst leveraging funds. In addition to increasing our reach, our portfolio of grants enables us to develop meaningful partnerships, leading to more creative and innovative programmes. Our application and reporting cycle also incentivise robust evaluation and intentional programme design, helping us to embed this culture within the UK Jewish community.

UJIA provides core funding for our community's Jewish Youth Movements. Our support for a diverse collection of movements spans the political and religious spectrum of the Jewish community in the UK and enables thousands of children and young people to engage in Jewish experiential education, learn about and experience Israel, and develop as leaders. Throughout July and August, over 1,700 children and young people took part in residential summer camps with youth movements supported by UJIA. Summer Camps catered for various ages, from Reception to Year 10 enabling participants and leaders to have fun, explore their identities, and develop holistically.

Our grant to the Jewish Agency supports three campus shlichim who educate and engage Jewish students on campus, and the provision of 13 Shinshinim based in London and Manchester. Shinshinim are Israeli 18-year-olds on a Gap Year in the UK. Each Shinshin is allocated to a number of different organisations, such as schools, synagogues and youth movements, providing a source of knowledge about Israel. In addition to our grant to the Jewish Agency, we also directly funded shinshinim in 8 schools in London, Manchester and Leeds. This direct application of grant-making is consistent with our approach to funding initiatives that have a proven impact, where we can clearly understand the added value of our support.

Israel Engagement is a key component of UJS's work and our funding supported them to collate up-to-date news and content on their Digital Israel Portal.

In addition to our grant to Maccabi GB for Israel Engagement, we provided additional support for the 'Jewish Identity Programme' for the Maccabiah Games in Israel. Over 300 athletes, coaches and managers took part in the 3-day programme in Israel ahead of the competition, which featured experiential education, along with mifgashim (cultural exchanges) at UJIA projects including The Equalizer and Carmiel Children's Village, showing the impact of the UK Jewish community's philanthropy in Israel.

A UK delegation of over 250 participants took part in March of the Living in Poland in April 2022. UJIA provides a grant to March of The Living UK to provide subsidies so that young people can connect to their heritage and continue their engagement with the Jewish community following other UJIA-supported programmes.

UK Community Development

UJIA plays a key role in the UK Jewish community and education ecosystem, and in addition to our direct programming and grant-making, we seek to facilitate important conversations and initiatives for the benefit of the wider sector.

UJIA worked with the London School of Jewish Studies to put on a Symposium for senior educators and communal professionals. The 'After Covid: Towards a Strong Recovery for Jewish Education' event focused on ways in which the sector could 'build back better' and provided a useful space for collaboration and sharing of best practice. This led to 5 working groups, who convened to set the agenda for Jewish education in the next 5 years focusing on:

1. The overarching aims of Jewish Education
2. Jewish Family Education
3. Collaboration between schools, synagogues and youth organisations
4. Resourcing the sector
5. Experiential education

After a highly productive series of collaborative meetings, the findings were shared at a reception and launch event in June 2022, and we are now implementing the strategic recommendations for the future of Jewish Education, including the following key principles:

- Develop and maintain a shared vision
- Put young people at the centre of all we do
- Understand the vital value of Jewish educators
- Create an inclusive community

- Improve recruitment and retention
- Address mental health and wellbeing
- Create a vibrant, culturally literate, and year-round community
- Promote a culture of learning and evaluation

Summary

Over the past year, we have successfully navigated the pandemic and supported our partners to re-establish vital programmes, including flagship experiences for our community's young people. After a period of transition back into in-person programming, rather than 'going back to normal', we have striven to learn from best practice, replicate impactful initiatives, and crucially, ensure we are adapting to the changing needs of our community and society.

2 – Israel Programme

UJIA strives to channel British Jewry's strengths and values by investing in work with some of Israel's least affluent citizens and communities, offering them diverse opportunities to achieve their potential and lead successful lives. By offering "fishing rods" that transform lives, rather than "fish" to tide people over to the next crisis, together we are empowering some of Israel's most vulnerable populations, thereby strengthening the people of Israel as a whole.

In 2021-22, the following activities took place to support this mission:

- Philanthropic support for organisations working to help children and youth at risk and social mobility for disadvantaged Israelis.
- Utilisation of the Si3 Impact Fund, investing in Key Social Enterprises.
- Building and Renovating Facilities.
- Selected highlights of activities from each area are noted below:

Children and Youth at Risk

Strategic Goal: Providing a supportive environment for children and youth at-risk, bolstering their life chances and providing them with a good chance at a successful future that would otherwise be unattainable.

UJIA continued to support the **Carmiel Children's Village** that offers a nurturing home for 200 children at risk of poverty, neglect and/or abuse in their family setting. UJIA supported provision of academic support and extra-curricular opportunities for children grappling with learning delays and gaps, setting them on a path to a brighter future. We also supported an exciting new culinary kitchen at the Village, offering enrichment and vocational training for older youth to learn baking and patisserie skills. UJIA also began process to support the renovation of one the family houses where the children live with house parents and their biological children modelling a family environment.

UJIA began supporting the **Nirim Youth Village** that offers youth at extreme risk an opportunity - in many cases their last - to overcome harsh life circumstances, discover their strengths, and re-direct their life's trajectory. While the Village's running costs are primarily covered by the Israeli government, UJIA support Nirim's unique wilderness therapy programme. This is a key rehabilitative tool in which residents spend an average of 200 days in the wilderness (4-5 days at a time), in all weathers and all conditions. Hiking, survival skills, teamwork and outdoor challenges work as intensive therapy to strengthen participants' self-confidence, leadership abilities, and give a sense of self-empowerment that will guide them going forward.

UJIA concluded its final year of funding **Youth Futures** in the Druze town of Hurfeish. The programme provided early-intervention mentorship programmes for at-risk youth to develop personally, socially and academically. Local adults trained as mentors built customised plans for each child that included help within school as well as in the after-school hours, supporting the child's development while maintaining open lines of communication with the family, to ensure they are best placed to succeed in all areas of their life.

Social Mobility

Strategic Goal: UJIA supports initiatives that provide access to higher education, business support and training for disadvantaged adults as a pathway to quality employment.

UJIA helped support the launch of the **Moona Vocational Training** programme in Kfar Kaseem providing vocational training and apprenticeships for aspiring engineers and technicians from disadvantaged communities. UJIA supports Moona training centres located in two Arab towns adjacent to Jewish areas, thereby promoting Moona's shared society approach to developing the local workforce and economy alongside priceless opportunities for social mobility and job security in the 21st century workplace. Jews and Arabs work and study alongside each other building bridges and forging connections in addition to the employment skills they acquire.

Another new programme we began to support is **Tech Career Boot Camps** providing Ethiopian Israelis with the opportunity to leave blue collar jobs and enter hi-tech - one of the only Israeli sectors that guarantees high salaries and a track for advancement. Most participants do not have degrees and, without this programme, hi-tech would be out of their reach. By helping graduates surmount barriers, achieve career success and social mobility, Tech-Career helps change young lives while strengthening the Israeli economy. .

Si3 Impact Fund

UJIA's social impact investment initiative works towards closing socio-economic gaps and tackling Israel's most pressing social challenges sustainably. Si3 invests in enterprises that create high value social impact and have a financial return. Each pound invested in social ventures is returned to the fund, available to be recycled for further investments creating a perennial fund and achieving a sustained impact for Israel. By end of the 2021-22 year, Si3 had invested in 17 businesses (five in the past year), ranging from loan funds for small businesses struggling due to COVID-19 economic fallout, and employment initiatives for disadvantaged communities, to ventures promoting urban regeneration, and benefiting all of Israeli society, including women, Arab-Israelis, Haredim, single parents, young adults and children.

Capital Projects

In 2021-22, our capital programme continued with advancements in several projects. Of note, the school for nature and community in the Maale Yosef area of northern Israel was opened to new primary school students in September 2021. It has made high quality learning tools and resources accessible to all students, providing a high-level education to residents from small peripheral communities in the area. The Hand in Hand High School in Jerusalem also completed work on its facility and opened to its student body. Significant progress was made on other major projects including Tsfat School of Nursing and Tel Hai Migal Laboratory building that were both opened at the end of 2022.

Emergency Campaign

The May 2021 flare up with Gaza led to civil unrest and disquiet. UJIA ran an emergency campaign to support "day after" efforts following the conflict. Support was provided to **Shared Society Efforts** between Arabs and Jewish young adults through the following two initiatives:

English Language Programme in Akko: UJIA supported the Abraham Initiative's Shared Learning Initiative that pairs Arab and Jewish students to learn English together. Each class was co-taught by both teachers and meetings alternate between the two schools. Each school pair met 12 times, for double lessons of 2 hours of spoken English study, and to meet with each other. All teachers receive extensive training in the subject matter, as well as for navigating issues of identity that may arise in the classroom. Principals also receive training on how to support teachers, especially during times of social polarisation.

Arab-Jewish Gap Year Programme in Lod: UJIA supported AJEEC's Arab-Jewish Gap Year. This is a year of joint study, dialogue, and community service for Arab and Jewish youth in the Negev, Ramla, and Lod. The program provided alumni with the tools and motivation they need to build bridges between their two communities as future leaders. Participants volunteered for four days a week, tutoring in Arab and Jewish schools or conducting social initiatives in the community as a group. Once a week, participants had dialogue and educational trainings to allow them to explore important and controversial topics in a constructive setting.

In addition, UJIA supported **Trauma therapy support** for residents of Ashkelon and Sderot to assist in the increased need over the period.

UJIA RISK STATEMENT

The Trustees have undertaken procedures which are in line with best practice for charities. They have undertaken a detailed risk management process, which outlines all the key risks of the Charity, relevant control procedures, responsibilities, and future actions to be taken. Future monitoring of risk is embedded within the overall agreed procedures of the Charity.

The Trustees have established sub-committees. These include the Finance, Governance and Remuneration Committees whose role includes the identification of the business risks that the organisation faces.

Other risks are identified, assessed and controls established throughout the year. Key controls include:

- Formal agenda for Trustee activity
- Detailed terms of reference for sub-committees
- Comprehensive budgeting and management accounting
- Established organisational structures
- The ongoing development of formal written policies
- Hierarchical authorisation and approval levels

The Trustees are satisfied that all the major risks to which the Charity is exposed are being reviewed and systems of internal control are being established to manage those risks. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

The major risk to the UJIA is having insufficient funds to support the medium- and long-term objectives of its Israel and UK programmes. The mitigation strategies are set out below.

MANAGING RISK

Programme Budget and Monitoring

UJIA's grant management system enables us to monitor spending and its impact. The process is as follows: Following informal discussions and shared development of ideas with UJIA staff, partner organisations are invited to apply in writing (including project narrative and financial information) for grants for specific charitable activities that are aligned with UJIA's goals. This enables us to support partners and to make strategic connections between grantees.

The professional staff work with Trustees and volunteers to develop and monitor the programme. Our Lay Leadership Committee structure works on the basis of delegated responsibility from the Trustees under which Committee recommendations are fed back to Trustees. The Lay Leadership and Trustees network provides an additional layer of accountability to the organisation's donors in the deployment of charitable funds.

Partner grants are monitored carefully for delivery in both financial and programme terms and checked for charitable activities and compliance. Payment is generally made in three instalments in January, May and October.

The programme budget has been continuously reviewed and discussions held with beneficiaries and partners. While it is impossible to provide certainty in the current situation, UJIA has taken steps to adjust its allocations to beneficiaries where appropriate and has encouraged them to run as many activities as possible during the recovery from Covid. The Trustees have approved a significant allocation from reserves in order to expand several Israel Experience activities including Gap Year programmes, as well as supporting and initiating new programmes in the UK to compensate for the impact of the pandemic.

FUNDRAISING APPROACH AND PERFORMANCE

UJIA has invested in securing a talented and experienced fundraising team. The fundraising strategy is reviewed on a regular basis and performance is monitored monthly by the Finance Committee and Trustees. This includes our strategy for generating income from legacies, which has its own steering group comprising professionals, Trustees and other lay people.

The charity undertakes fundraising activity to its supporters via direct mail, telephone, fundraising events, sponsored events, dinners and email in line with the Fundraising Code of Practice set by the Fundraising Regulator.

We have a Data Protection Policy, which together with our Legitimate Interest & Consent Policy governs how to identify and clarify who, when and how UJIA may contact its Participants under its Legitimate Interests or via consent. Careful consideration is given to the context of the data processing intended, in order to satisfy the balancing test of not putting UJIA interests ahead of the interests of the data subject in respect of relying on Legitimate Interest and, how and when consent is achieved when relying on consent.

This Policy is acted upon in accordance with UJIA's Data Protection Policy which sets out the obligations of UJIA regarding data protection and the rights of its Participants ("data subjects") in respect of their personal data under EU Regulation 2016/679 General Data Protection Regulation ("GDPR"). In addition, our website has a Privacy Policy detailing how information collected online is used.

We have a training programme for all our fundraising staff to regularly reinforce our fundraising ethics.

Charity supporters registered on the Telephone Preference Service were only called with an appeal if they have agreed to receive such calls. Callers are thoroughly trained and updated on the charity's work

We have an established complaints process. We have not received any complaints directly nor are we aware of any complaints which have been received by the ICO or Fundraising Regulator in the year.

SUBSIDIARY TRADING COMPANY

The Charity's trading company, UJ Events Plus Ltd, donated its profit of £3,000 (2021 £38,000) by way of gift to the Charity. The company's income is mainly derived from advertising and fundraising event income and sponsorship. The movement in income for the year and thus in profits is not a significant factor in measuring the success of the Charity in raising funds.

STRUCTURE, GOVERNANCE & MANAGEMENT

CONSTITUTION

UJIA is a registered Charity in England & Wales (no. 1060078) and in Scotland (SC 039181) and a Company limited by guarantee (no. 3295115) and is governed by its Articles of Association.

The Charity was established on 16 December 1996 and started operations in January 1997 as the Joint Jewish Charitable Trust. It changed its name to UJIA with effect from 26 June 2000.

MEMBERSHIP

The governing body of the Company is a Board of Directors whose members are elected by the Members of the Company. The Articles of Association enable the Board to determine membership criteria and admit new members at their discretion. Each member is entitled to vote at general meetings. Board members are also trustees of the Charity.

BOARD OF DIRECTORS

The Board of Directors, all of whom are Members of the Charity and are Trustees, is required to conduct the affairs and the general business of the Charity and meets a minimum of six times per year. Under Article 40 of its Articles of Association the Charity is required to have a minimum of three Board members, with no upper limit. Membership of the Board is currently as listed on page 15.

New members of the Board are co-opted by existing Trustees to maintain or augment the range of skills and experience appropriate to the needs and activities of the Charity and subsequently proposed for election by the Members at the next general meeting.

On appointment, new Trustees are provided with appropriate Charity Commission guides, training materials, a set of the Charity's policies, the current Strategic Plan, the latest Statutory Accounts and an outline of their duties and responsibilities. They also have access to a copy of the Articles of Association. New Trustees meet with the Chief Executive to undertake an induction process.

The Board delegates responsibility for the day-to-day management of the Charity to the Chief Executive and the Senior Management Team (SMT). The SMT reports to the Board on the performance of their respective departments against the Strategic Plan set out by the Trustees and financial and operational trends measured against the annually approved budget. Key performance indicators are in place to assist this process. The Charity is supported by a team of specialist professional advisors listed on page 15.

PAY POLICY FOR SENIOR STAFF

The Board considers that the Trustees and the Senior Leadership Team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually by the Remuneration Committee in the light of market conditions and comparable sector pay.

INVESTMENT POLICY AND PERFORMANCE

The Charity has wide powers of investment and can delegate these powers to professional investment managers entitled to carry out such business under the Financial Services and Markets Act 2000.

The Charity holds funds for investment mainly in the form of restricted funds for projects awaiting completion and due diligence checks. These funds are held in a liquid format enabling ready access. In addition, the Charity has embarked on a series of social impact investments through loan and equity finance, details of which are shown in note 8.

UJIA GRANT MAKING POLICY

The Charity distributes funds in fulfilment of its aims as expressed in its Mission Statement. Funds are allocated towards a range of educational and welfare projects in Israel that serve the needs of all Israelis, especially those from disadvantaged communities. Funds in the UK are used to support a variety of innovative educational programmes and projects, particularly those oriented towards young people. All grants given are monitored closely and, when material, are subject to written reports and site visits.

CONNECTED CHARITIES

The Charity was established to act as a focal point for charities concerned with Jewish education in the United Kingdom and work in saving Jewish life in Israel and the Near & Middle East by providing assistance and support for refugees and new immigrants and making suitable provision for their education and welfare, in accordance with charity law in the UK.

On 31 March 1998, the Charity entered into an agreement with the connected charities, the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") (registered charity no: 256689), the JJCT Charity (registered charity no: 1043047 - which ceased operations in September 2002 and ceased to be a registered charity on 20 September 2006) and the Society of Friends of Jewish Refugees ("SFJR") (registered charity no: 227889), under which and over a period of time, the activities and funds of those charities would be transferred to the Charity. On 1 April 1998, this Charity became sole corporate trustee of the other charities. This amalgamation was pursued to streamline the administration of all these connected charities, to achieve economies of scale and to provide a clearer focus for fundraising efforts.

Although the activities transferred to date are being administered and accounted for as restricted funds of the Charity, this does not make the transferor charities themselves "special trusts" of the UJIA; nor are they considered to be "branches" of the Charity in the absence of any Uniting Direction by the Charity Commission. Separate accounts have therefore been prepared for them for the year to 30 September 2022.

RESERVES

The Trustees have considered the financial risks associated with the various income streams and expenditure types and wish to hold reserves sufficient to protect the ongoing programmes of the UJIA from unexpected variations in income. At the balance sheet date, general unrestricted reserves were £3,427,000 (2021: £4,053,000). The Trustees carried out a comprehensive review of programmes for the next few years and decided to allocate amounts from reserves to cover an increase demand for support in UK and Israel programmes, aiming to reduce combined general unrestricted reserves from UJIA and its connected charities to £3 million by September 2024. The Social Impact Investment portfolio, which is unrestricted, is not included in the 2024 target reserve

Our Trustees and Finance Committee continually review our finances and have concluded that the charity was in a position to enhance its programme with a responsible, partial release of funds from within its reserves.

In addition, the Trustees have designated a sum of £410,000 for a variety of projects in the UK and Israel. This is expected to be spent over a 3–4-year period.

In the opinion of the Trustees, the assets of the Charity are sufficient to meet its liabilities and consequently we have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

EQUAL OPPORTUNITIES POLICY

The Charity is committed to encouraging equality and diversity among our workforce and eliminating unlawful discrimination. The Charity, with its roots in the Jewish faith, believes that every individual is deserving of dignity, respect, and compassion.

- The Charity has a commitment to diversity, which focuses on:
- Recognising and valuing difference;
- Recognising and seeking to redress inequality and disadvantage;
- Treating all in a fair, open and honest manner;
- Recognising the rights of volunteers, employees, and service users to be treated with dignity, respect and compassion.

The Charity is committed to equality of opportunity, tackling discrimination and disadvantage and tackling harassment and intimidation. To do this the Charity will actively promote equal opportunities throughout the Charity through the application of employment policies and practices that will ensure that individuals will receive treatment that is fair, equitable and consistent with their relevant aptitudes, potential skills, experience, and abilities. The Charity is committed to avoiding all forms of unlawful discrimination on the basis of the Equality Act 2010 protected characteristics of age, disability (including mental and physical health), gender reassignment, marriage and civil partnership, pregnancy and maternity, race (including skin colour, nationality, and ethnic or national origin), religion or belief, sex, and sexual orientation. The Charity additionally recognises that it is subject to a duty to make reasonable adjustments to prevent members of the workforce being at a disadvantage on the grounds of these protected characteristics.

In regard to disability the Charity commits that every reasonable effort is made to ensure that, if a member of staff becomes disabled during their employment with the Charity, their employment continues, and additional training and support is provided. It is the policy of the Charity that members of staff receive equal treatment regardless of disability. Training, career development and promotion of disabled people will, as far as possible and with any reasonable adjustment, be identical to that of other employees.

The Charity recognises that it is the duty of it and all employees to accept their personal responsibility for fostering a fully integrated community at work by adhering to the principles of equal opportunity and maintaining a harmonious working environment. Further reference can be found in the Charity's Equality and Diversity Policy available on request.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors for the purposes of English company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Charity's constitution. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as each of the Trustees at the date of this report is aware, there is no relevant audit information of which the Charity's auditor is unaware. Each Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the Charity's auditor is aware of that information.

AUDITORS

Haysmacintyre LLP have indicated their willingness to be reappointed as statutory auditor.

This report, which incorporates the Strategic Report, was approved by the Board of Trustees on 18 May 2023

Louise Jacobs, Chairman



ANNUAL REPORT & FINANCIAL STATEMENTS

TRUSTEES:

Louise Jacobs (Chairman)

Rafi Addlestone (resigned 19 January 2023)

Melvin Berwald

Karen Goodkind

Steven Kaye

Marc Lester

Brian May (Treasurer)

Hilton Nathanson

Steven Noe (appointed 13 December 2022)

David Pleiner KC

Miles Webber

Nici Wertheim

CHIEF EXECUTIVE:

Mandie Winston

SOLICITORS:

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Governors' House
5 Laurence Pountney Hill
London EC4R 0HH

BANKERS:

Barclays Bank Plc
54 Lombard Street
London ECV 9EX

Bank Igud - Union Bank of Israel
Diamond Centre Building
Rechov Jabotinsky 3
Ramat Gan
Israel

AUDITORS:

Haysmacintyre LLP
Chartered Accountants
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London EC4R 1AG

REGISTERED OFFICE:

4th Floor, Amelie House
221 Golders Green Road
London NW11 9DQ



STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE

INCOME FROM:	Notes	Unrestricted Funds 2022 £'000	Restricted Funds 2022 £'000	**Total 2022 £'000**	Total 2021 £'000
Voluntary Income					
Donations		3,137	2,817	**5,954**	6,318
Tax refunds		243	-	**243**	229
Legacy Income		438	5	**443**	821
Investment Income					
Income from trading subsidiaries (net)	2	3	-	**3**	38
Bank interest received		87	-	**87**	58
Other Income		3	-	**3**	5
Total Income		3,911	2,822	**6,733**	7,469
EXPENDITURE ON:					
Raising Funds		1,208	10	**1,218**	1,100
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES					
Educational Infrastructure (Capital Projects)	3	29	95	**124**	320
Education programmes	3	319	480	**799**	1,553
Social Welfare & Medical programmes	3	16	28	**44**	179
Employment & Small Business programmes	3	164	33	**197**	99
Absorption & Victim Support	3	160	514	**674**	120
CHARITABLE EXPENDITURE ON UK PROGRAMMES					
Education programmes	3	1,364	174	**1,538**	1,771
Israel Experience	3	562	568	**1,130**	123
Research & Evaluation	3	229	-	**229**	103
Community Education & Awareness	3	756	578	**1,334**	818
Welfare	3	35	-	**35**	58
Total expenditure	4	4,842	2,480	**7,322**	6,244
NET INCOME/(EXPENDITURE) FOR THE YEAR		(931)	342	**(589)**	1,225
Transfer between funds		(16)	16	**-**	-
Net movement in funds		(947)	358	**(589)**	1,225
Reconciliation of funds:					
Funds brought forward at 1 October 2021		4,784	2,455	**7,239**	6,014
Funds carried forward at 30 September 2022		3,837	2,813	**6,650**	7,239

There are no gains or losses other than as shown above. All activities are continuing. Comparative figures for restricted and unrestricted income and expenditure for the Statement of Financial Activities are shown in note 16.

The notes on pages 19 to 31 form part of these financial statements.



BALANCE SHEET

	Notes	£'000	30 Sept 2022 £'000	£'000	30 Sept 2021 £'000
TANGIBLE FIXED ASSETS	7		**159**		60
Social Investments	8		**1,764**		1,519
CURRENT ASSETS					
Debtors	10	**798**		996	
Cash at Bank and in hand		**8,234**		8,010	
		9,032		**9,006**	
CREDITORS amounts falling due within one year	11	**4,076**		3,042	
NET CURRENT ASSETS			**4,956**		5,964
TOTAL ASSETS LESS CURRENT LIABILITIES			**6,879**		7,543
CREDITORS amounts falling due after more than one year					
Pension Deficit Reduction Contributions	15		**(229)**		(304)
TOTAL NET ASSETS			**6,650**		7,239
FUNDS OF THE CHARITY					
Unrestricted funds					
- General		**3,427**		4,053	
- Designated		**410**		731	
			3,837		4,784
Restricted funds	12		**2,813**		2,455
TOTAL CHARITY FUNDS			**6,650**		7,239

Approved and authorised for issue by the Trustees on 18 May 2023 and signed on their behalf:

Louise Jacobs

Brian May

The notes on pages 19 to 31 form part of these financial statements.



CASH FLOW STATEMENT

	2022 £'000	2021 £'000
Reconciliation of net outgoing resources to net cash outflow/inflow from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	**(589)**	1,225
Depreciation	**9**	6
Interest received	**(87)**	(58)
Decrease in debtors	**198**	252
Increase/(Decrease) in creditors	**1,034**	(615)
(Decrease) in long term liabilities	**(75)**	(152)
Net cash provided by operating activities	**490**	658
Cash flows from investing activities		
Bank interest received	**87**	58
(Purchase) of fixed assets	**(108)**	0
Social Investments Movement	**(245)**	(1,065)
Net Cash flows from investing activities	**(266)**	**(1,007)**
Net change in cash and cash equivalents in the period	**224**	**(349)**
Cash and cash equivalents at the beginning of the period	**8,010**	**8,359**
Cash and cash equivalents at the end of the period	**8,234**	**8,010**

The notes on pages 19 to 31 form part of these financial statements.



NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

(a) Statement of compliance and Basis of Accounting

The financial statements are prepared under the historical cost convention which is consistent with the prior year. The format of the financial statements has been presented to comply with the Companies Act 2006, Charities Act 2011, FRS102 *The Financial Reporting Standard applicable in the UK and Ireland and the Statement of Recommended Practice Accounting and Reporting by Charities* ("SORP 2019"). The Charity is a Public Benefit Entity as defined by FRS102.

In the opinion of the Trustees, the activities of the Charity's trading subsidiary company, UJ Events Plus Ltd, is immaterial to the group as a whole and therefore consolidated financial statements have not been prepared. The company's results and net asset position at 30 September 2022 are set out in note 2 below.

(b) Going concern

Having assessed the Charity's financial position, its plans for the foreseeable future, the Trustees are satisfied that it remains appropriate to prepare the financial statements on the going concern basis. This assessment has been based on the review of budgets and forecasts prepared to cover a period in excess of 12 months from the date the accounts are approved. This assessment has considered the risks and uncertainties faced by the charity.

(c) General information

The Charity is a company limited by guarantee, incorporated in England and Wales (company number: 3295115) and a charity registered in England and Wales (charity number: 1060078) and Scotland (charity number: SC 039181). The Charity's registered office address is 4th Floor, Amelie House, 221 Golders Green Road, London NW11 9DQ.

(d) Income

Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, receipt is probable and the amount can be measured reliably

i) Donation income Is typically accounted for on a receipts basis.
ii) Income from Gift Aid is recognised on an accruals basis, in line with the recognition of the underlying donation.
iii) Pecuniary legacies are recognised once probate has been granted and notification of entitlement has been received. Residuary legacies are recognised when probate is granted and there is sufficient information to value them and any conditions attached to the legacy are either within the control of the charity or have been met.
iv) Interest received is accounted for on an accruals basis.

(e) Expenditure

Expenditure is recognised as soon as the related liability is incurred and has been classified under headings that aggregate all costs relating to that category.

Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure.

Employment benefits, including holiday pay, are recognised in the period in which they are earned. Termination benefits are recognised in the period in which the decision is made and communicated to the relevant employee(s).

Expenditure on raising funds includes direct fundraising costs and a share of audit and legal fees and depreciation as well as finance costs such as credit card charges

Expenditure on charitable activities comprises:

i) Charitable grants in respect of Israel programmes as set out in note 3;
ii) UK Programmes implemented by the Charity as set out in note 3;
iii) Education & Communal awareness programmes to raise awareness and inform the public about the work of the Charity.
iv) Allocations to institutions participating in the Kol Nidre Appeal; and
v) Sundry Welfare payments.

Restricted fund expenditure represents funds passed on to other organisations in satisfaction of the specific criteria under which they were raised.

Support costs represent indirect costs relating to raising funds and the Charity's charitable activities. Support costs, including governance costs, are allocated to activities on bases that represent the Trustees' best estimate of actual use. The bases used to allocate costs to the above categories of expenditure are set out in note 4

Governance costs comprise the costs of running the charity, including strategic planning for its future development, auditors' remuneration, certain legal costs and all costs of complying with constitutional and statutory requirements, such as costs of Board meetings and of preparing the statutory accounts. In accordance with the provisions of SORP 2019, governance costs are now included within support costs.

Staff costs are allocated according to the functions of staff as well as an estimate of the time spent by them in promoting the programmes of the Charity.

(f) Grants Payable Policy

Grants payable are charged when the offer is conveyed to the recipient and all the conditions attaching to these grants are fulfilled. In the case where grants payable are dependent on donations receivable, the grant payable does not become a commitment until the donation is received.

(g) Tangible Fixed Assets and Depreciation

Tangible fixed assets are initially recognised at cost. Items of furniture, apparatus and equipment, and desk or laptop computers, costing less than £2,000 are charged against income in the year of purchase. Assets with a cost of £2,000 or more are capitalised and stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset on a straight-line basis over its expected useful life as follows:

Freehold Premises	2%
Leasehold Premises	over life of lease
Computer Equipment	between three and six years
Assets under Finance Lease	over life of lease

The carrying values of tangible fixed assets are reviewed for impairment in accordance with the requirements of FRS102.

(h) Social Impact Investments

Social Impact Investments are programme related loan and equity investments which are initially recognised at the amount paid. The carrying amount of loans is adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for any impairment. Likewise, equity investments are reviewed for any impairment

triggers and provisions made as appropriate.

(i) Investments

Investments are included at market value at the balance sheet date. The investments are considered to be fully impaired when they are received with sales restrictions or a reliable valuation cannot be obtained.

Any realised and unrealised gains and losses on revaluation or disposals are combined in the statement of financial activities. Income from investments is included in the year in which it is received.

(j) Financial Instruments

Basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable are accounted for on the following basis:

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts, when applicable, are shown within current liabilities.

Debtors and creditors

Debtors and creditors are measured at the transaction price less any provision for impairment. Any losses arising from impairment are recognised as expenditure.

Bank borrowings

Liabilities for borrowings which are subject to a market rate of interest are measured at the value of the amount advanced, less capital repayments.

(k) Leasing

Assets obtained under finance leases and hire purchase contracts are capitalised in the balance sheet and depreciated over their estimated useful lives. The interest element of the rental obligations is charged to the Statement of Financial Activities over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding. Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

(l) Pensions

Contributions to employees' personal pensions and to the Zionist Federation Staff Pension Scheme defined benefit pension scheme are recognised as expenditure when they fall due.

The Zionist Federation Staff Pension Scheme (ZFSPS) is a multi-employer defined benefit scheme for which the Charity's share of the underlying assets and liabilities cannot be separately identified. This scheme is therefore accounted for as a defined benefit scheme in accordance with section 28 of FRS102.

Service costs, curtailments, settlement gains and losses, net financial returns and remeasurement gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Changes in the assets and liabilities of the scheme in the year are disclosed and allocated as follows:

- Changes relating to current or past service costs and gains and losses on settlements and curtailments and pension finance costs arising from changes in the net of the interest costs and expected return on assets, are allocated to the relevant activity heading based on staff costs of employees within the scheme.
- Pension finance charges arising from similar changes are recognised as outgoing resources.

- Remeasurement gains and losses arising are recognised as other recognised gains and losses.

The assets, liabilities and movements in the surplus or deficit of the scheme are calculated by qualified independent actuaries as an update to the latest full actuarial valuation.

Details of the scheme assets and liabilities and major assumptions are shown in note 15.

(m) Foreign Exchange

Exchange differences on US Dollar or Israeli Shekel balances held at the end of the financial year for projects pending transfer are accounted for within charitable expenditure, whether a gain or a loss.

(n) Taxation

As a registered charity within the definition of Sections 466 to 493 of the Corporation Tax Act 2010, the charity is exempt from taxation on the surpluses generated by its charitable activities. Irrecoverable VAT is not separately analysed and is charged to the Statement of Financial Activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates.

(o) Funds

General funds comprise the accumulated surplus or deficit from the Statement of Financial Activities which is not restricted nor designated funds. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds comprise funds that have been set aside at the discretion of the Trustees for specific purposes. The purpose and use of the designated unrestricted funds are set out in the notes to the accounts.

Restricted income funds comprise unexpended balances of donations and grants held in trust to be applied for specific purposes.

2. INCOME FROM SUBSIDIARY COMPANY

The results of the Charity's subsidiary, UJ Events Plus Limited, which is not consolidated (see note 1(a)), are as follows:

	2022 £'000	2021 £'000
Turnover	**59**	71
Less: Cost of sales	**(52)**	(1)
Net Operating income	**7**	70
Less: Administrative expenses	**(4)**	(32)
	3	38
Add: Other income	**-**	-
Operating profit	**3**	38
Deed of Covenant payments to UJIA	**(3)**	(38)
Retained profit for the year retained in subsidiary	**-**	-
Retained profit brought forward	**-**	-
Retained in subsidiary	**-**	-

At the balance sheet date, the net assets of UJ Events Plus Limited amounted to £27.

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

ISRAEL PROGRAMMES	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	**Total 2022 £'000**	Total 2021 £'000
Educational Infrastructure (Capital Projects)	158	(45)	11	**124**	320
Educational Programmes	945	(198)	51	**798**	1,553
Social Welfare & Medical Programmes	50	(9)	3	**44**	180
Employment & Social Investment Programmes	77	116	4	**197**	99
Absorption & Victim Support	853	(236)	57	**674**	120
UK PROGRAMMES					
Education programmes	953	325	260	**1,538**	1,771
Israel Experience	744	215	171	**1,130**	123
Research & Evaluation	0	128	102	**229**	103
Community Education & Awareness	720	614	-	**1,334**	818
Welfare	35	-	-	**35**	58
	4,535	910	658	**6,103**	5,144

All funds allocated by the Charity for expenditure in Israel are restricted to projects within its internationally recognised borders.

Exchange rate gains (2022) or losses (2021) in the years are accounted for within other charitable expenses.

Support costs mainly represent staff related expenditure. Comparative figures for 2021 as are as follows:

ISRAEL PROGRAMMES	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	**Total 2021 £'000**
Educational Infrastructure (Capital Projects)	287	16	17	**320**
Educational Programmes	1,422	66	65	**1,553**
Social Welfare & Medical Programmes	166	3	10	**179**
Employment & Social Investment Programmes	41	57	1	**99**
Absorption & Victim Support	119	-	1	**120**
UK PROGRAMMES				
Education programmes	1,019	441	311	**1,771**
Israel Experience	87	21	15	**123**
Research & Evaluation	-	61	42	**103**
Community Education & Awareness	238	580	-	**818**
Welfare	58	-	-	**58**
	3,437	1,245	462	**5,144**

The number institutions receiving grants in the year was 114 (2021 – 125) and values were as follows:

	2022 £'000	2021 £'000
Jewish Agency for Israel	929	626
Birthright Israel	399	-
UJIA Israel	334	586
Tel Hai College	280	72
B'nei Akiva	214	102
Tsfat Academic College Nursing school	185	-
Carmiel Youth Village	110	216
King David High School Manchester	96	96
Union of Jewish Students	80	80
Federation of Zionist Youth	72	64
Habonim Dror	59	85
LJY - Netzer	56	55
RSY Netzer	55	69
Noam	51	50
Tsfat Medical School	43	43
Unistream	42	10
Maccabi GB	40	50
Other grants and bursaries	965	1,232
	4,010	3,436

A full list of grants made to institutions of £1,000 and above is available on request from the registered office of the Charity.

4. SUPPORT & GOVERNANCE COSTS

	Support Costs 2022 £'000	Governance Costs 2022 £'000	**Total Costs 2022 £'000**	Support Costs 2021 £'000	Governance Costs 2021 £'000	Total Costs 2021 £'000
Staff costs	341	11	**352**	292	10	302
Accommodation	178	-	**178**	102	-	102
Office & IT costs	105	-	**105**	36	-	36
Legal fees	-	1	**1**	-	1	1
Audit fees	-	22	**22**	-	22	22
	624	34	**658**	430	33	463

Operating lease payments during the year were £227,000 (2021: £237,000). Foreign exchange gains during the year were £521,000 (2021: -£26,000).

5. STAFF COSTS AND NUMBERS & COSTS OF KEY MANAGEMENT PERSONNEL

Staff costs comprise the following:	2022 £'000	2021 £'000
Salaries	1,534	1,633
National insurance	176	160
Pension scheme contributions*	95	(2)
	1,805	1,791

*The Pension Contribution for the year was £95,000 (2021 £86,000) less deductions in respect of the Final salary Pension Scheme contributions of £0 (2021 £(88,000). As a result of the most recent Scheme Revaluation, the amount due by UJIA to the Scheme deficit was reduced (see note 15).

Redundancy payments of £82,000 (2021 - £1,200) were made during the year. Staff related costs including recruitment were £54,000 (2021 £35,000).

The average total number of staff during the year, including those who worked part-time and maternity cover was 37 (full-time equivalent 31) (2021 was 38 - full time equivalent 32). No provision has been made for accrued holiday pay since the amounts involved were not material.

The number of employees whose earnings in the year in relation to time spent on the Charity's affairs exceed the equivalent of £60,000 p.a. excluding pension contributions was:

	2022 £'000	2021 £'000
£60,000 - £70,000	-	-
£70,000 - £80,000	3	2
£80,000 - £90,000	-	2
£90,000 - £100,000	-	-
£100,000- £110,000	-	1
£110,000 - £120,000	1	-
£140,000 - £150,000	1	1
£170,000 - £180,000	1	1

The total pension contributions for those earning in excess of £60,000 in the year was as follows:

	£'000
Under money purchase schemes (5 people):	39
Under final salary schemes:	-
	39

Staff costs are allocated according to the functions of the staff and form part of UK Educational programmes, Fundraising and Support, as appropriate.

The Charity considers that its key Management personnel comprise its Trustees and Senior Management Team (SMT). The total employer benefits including employer NIC, and pension contributions paid to the SMT were £620,000 (2021 - £520,000). Number of SMT members increased from 4 members in 2021 to 5 members in 2022.

The Charity has an insurance policy that protects the Charity from losses arising from the negligence or default of its Trustees and Officers by indemnifying the charitable funds against the consequences of such neglect or default. The cost to the Charity of this insurance for the year was £19,665 (2021 - £15,882).

6. DIRECTORS' EMOLUMENTS

No remuneration or re-imbursement of expenses were paid to the Trustees during the year (2021- £Nil).

7. TANGIBLE FIXED ASSETS

	Freehold Property 2022 £'000	Leasehold Property 2022 £'000	Computer Equipment & Software 2022 £'000	**Total 2022 £'000**
Cost				
As at 1 October 2021	80	262	345	**686**
Additions	-	108	-	**108**
Disposals	-	(262)	-	**(262)**
	80	108	345	**532**
Depreciation				
As at 1 October 2021	35	262	329	**626**
Charge for year	1	3	5	**8**
Disposals	-	(262)	-	(262)
As at 30 September 2022	36	3	334	**373**
Net Book Value as at 30 September 2022	44	105	11	**159**
Net Book Value as at 1 October 2021	45	-	15	**60**

Freehold property represents the Charity's office in Leeds.

8. SOCIAL IMPACT INVESTMENTS

Detailed information about our Social Impact portfolio can be found on our website **https://si3.ujia.org**. While the portfolio mainly consists of loan investments, there are also equity investments (shown with asterisks).The Portfolio is as follows:

	2022 £'000	2021 £'000
Ogen	815	745
KIEDF for Arab-Israel Businesses	126	115
Hadarim (*)	101	66
Moona	101	-
Koret Economic Development Fund for Ethiopian Community	101	92
Ampersand (*)	101	92
Abraham Hostel (*)	73	58
Gvanim Shel Matok	64	-
Social Space offices	55	-
Social Space TLV	54	69
Lev 19 bookkeeping service	39	38
Siraj	35	65
Jump.in	32	69
Games for Peace	26	19
Enosh	25	46
Desert 19 bookkeeping service	17	17
Lotus Ussefiya	-	29
Total	**1,764**	**1,519**

9. OPERATING LEASE COMMITMENTS

	2022 £'000	2021 £'000
At 30 September 2022 the total of the future minimum lease payments are:		
Land and buildings:		
Not later than one year	**150**	250
Later than one year and not later than five years	**452**	91
Total	**557**	341

10. DEBTORS

	2022 £'000	2021 £'000
Accrued legacy income	**536**	552
Amount due from trading subsidiary companies	**3**	38
Other debtors & prepayments	**259**	406
Total	**798**	996

11. CREDITORS: AMOUNTS DUE WITHIN ONE YEAR

	2022 £'000	2021 £'000
Jewish Philanthropic Association for Israel and the Middle East	**2,636**	2,024
Amount due to trading subsidiary companies	**44**	-
Other creditors	**594**	848
Other taxation and social security	**45**	2
Pension deficit reduction contributions (see note 15)	**78**	78
Accruals and deferred income	**679**	90
Total	**4,076**	3,042

12. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS

PROJECT NAME	Balance B/F 1 Oct 2021 £'000	Income during year £'000	Expenditure during year £'000	Transfers	**Closing balance 30 Sept 2022 £'000**
Israel programmes					
Bell Scholarships (Tel Hai)	454	-	(285)	-	**169**
Zefat Nursing School	367	75	(185)	-	**257**
Western Galilee College	212	32	-	-	**244**
Legacy for forestry	95	-	(3)	-	**92**
Carmiel Children's Village	197	116	(114)	-	**199**
Legacy for engineering and drama scholarships	120	-	(40)	-	**80**
Social Invesment - Ogen	364	50	-	-	**414**
Ukraine Emergency Appeal	-	785	(690)	-	**95**
Other Israel projects (including fundraising)	148	331	157	16	**652**
UK programmes					
Mamlock House Fund	252	-	(3)	-	**249**
Ashdown Fellows	49	-	(8)	-	**41**
Birthright Programme	69	10	(79)	-	**-**
Reshet	25	53	(78)	-	**-**
Israel Experience Bursaries	100	620	(412)	-	**308**
JAFI Youth Movement Support	-	472	(472)	-	**-**
Other UK programmes	2	279	(267)	-	**14**
	2,455	2,822	(2,480)	16	**2,813**

Transfers between projects represent donor approved re-allocation of funds where projects have finished below initial budget.

12. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS FOR 2021

PROJECT NAME	Balance B/F 1 Oct 2020 £'000	Income during year £'000	Expenditure during year £'000	Re-allocations	**Closing balance 30 Sept 2021 £'000**
Israel programmes					
Bell Scholarships (Tel Hai)	473	72	(91)	-	**454**
Danciger High School	73	-	(19)	(54)	**-**
Neve Michael Youth Village	84	-	(84)	-	**-**
Zefat Nursing School	322	84	(39)	-	**367**
Western Galilee College	107	88	(2)	19	**212**
Legacy for forestry	98	-	(3)	-	**95**
Carmiel Children's Village	98	278	(214)	35	**197**
Legacy for engineering and drama scholarships	155	-	(35)	-	**120**
Social Investment - Ogen	-	364	-	-	**364**
Other Israel projects (including fundraising)	149	330	(467)	(31)	**148**
UK programmes					
Mamlock House Fund	252	-	-	-	**252**
Ashdown Fellows	49	-	-	-	**49**
Birthright Programme	66	3	-	-	**69**
Reshet	21	131	(127)	-	**25**
Israel Experience Bursaries	34	108	(42)	-	**100**
JAFI Youth Movement Support	-	437	(437)	-	**-**
Other UK programmes	8	182	(188)	-	**2**
	2,101	2,133	(1,748)	(31)	**2,455**

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £'000	Restricted Funds £'000	**Total Funds £'000**
Fixed Assets	159	-	**159**
Social Investments	1,350	414	**1,764**
Net current assets	2,557	2,399	**4,956**
Creditors due after one year	(229)	-	**(229)**
	3,837	2,813	**6,650**

Comparative figures for 2021 are as follows:

	Unrestricted Funds £'000	Restricted Funds £'000	**Total Funds £'000**
Fixed Assets	60	-	**60**
Social Investments	1,155	364	**1,519**
Net current assets	3,847	2,091	**5,938**
Creditors due after one year	(278)	-	**(278)**
	4,784	2,455	**7,239**

Restricted funds comprise funds provided by the donor for a specific purpose or in support of a specific project. Information about some of the projects currently being supported are provided in the Report of the Trustees and further information can be made available upon request from our Registered Office.

Unrestricted funds comprise of general donations which can be used at the discretion of the Trustees in accordance with the general aims and objectives of the Charity. These include funds which have been separately identified and designated by the Trustees for specific projects of £410,000. These include £88,000 earmarked for projects in Israel, the nature of which has yet to be determined. The balance is for specific projects that have been approved by the Trustees.

The movement in designated funds was as follows:

	2022 £'000	2021 £'000
Opening balance	731	720
Received	301	619
Remitted	(622)	(608)
Closing Balance	410	731

14. RELATED PARTY TRANSACTIONS

Two Trustees of UJIA are Trustees of UJIA Israel, and UJIA staff act in a supervisory capacity as part of the financial control process in UJIA Israel. UJIA does not have control over UJIA Israel since UJIA acts in a supervisory capacity only. Some UJIA Israel staff act as agents of UJIA in monitoring the implementation of programmes in Israel. During the year, grants were made of £334,000 (2021 - £422,000) towards UJIA Israel's monitoring and core programme costs. At 30 September 2022, UJIA owed UJIA Israel £61,891 (2021: £0) in respect of operational costs.

No payments were made to Trustees in the year for professional services.

During the year, individual Trustees donated a total of £53,020 (2021 - £61,286) to the Charity.

15. PENSION SCHEME COSTS

The Charity participates in a multi-employer final salary pension scheme, the ZFSPS. As a result it is not possible to identify the assets and liabilities of the scheme that are attributable to the Charity. The Charity also provides pensions for other pensioners who are not covered by formal pension arrangements.

The last report by the actuary of the ZFSPS covered the period to 6 April 2022. The valuation report stated that the market value of the entire scheme's assets was £12,608,000 and that this represents 87% of the funding level required by the scheme. The report recommended a normal contribution rate of 44% for employers.

The Charity has recognised a provision in these financial statements, for additional special (deficit reduction) contributions to cover a potential deficit in the ZFSPS. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement relating to the deficit. The present value is calculated using a discount rate of 1%, which represents the interest rate available to the charity rounded up to the nearest whole per cent. The liability is shared with the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") which is responsible for funding the pensions of those pensioners who were deferred and did not become employees of UJIA when the Charity started operations in January 1997.

	2022 £'000	2021 £'000
Provision at start of period	**382**	560
Deficit contributions paid	**(78)**	(91)
Unwinding of discount factor	**3**	1
Remeasurement due to change in contributions	**-**	(88)
	307	382

Split as follows:

Due within one year	**78**	78
Due after one year	**229**	304
	307	382

The movements on the provision are:

Other organisations also contribute to the deficit funding agreement and the net present value of their contributions has been included in these accounts. The amounts for these included within other debtors and prepayments are £0 (2021: £120).

The UJIA also contributes to individual money purchase schemes for eligible staff members. The charge in the accounts represents normal contributions payable to the ZFSPS fund of £10,000 (2021: £10,000) and to the money purchase schemes of £85,200 (2021: £76,400).

16. COMPARATIVE FIGURES FOR PRIOR YEAR STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE				
INCOME FROM:	Notes	Unrestricted Funds 2021 £'000	Restricted Funds 2021 £'000	**Total 2021 £'000**
Donations and legacies				
Donations		4,199	2,119	**6,318**
Tax refunds		229	-	**229**
Legacy Income		807	14	**821**
Other trading activities				
Income from trading subsidiaries (net)		38	-	**38**
Investments - bank interest received		58	-	**58**
Other		5	-	**5**
Total Income		5,336	2,133	**7,469**
EXPENDITURE ON:				
Raising Funds		1,089	11	**1,100**
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES				
Galil Initiatives				
Educational Infrastructure		40	170	**210**
Educational programmes		292	409	**701**
Social Welfare & Medical programmes		32	71	**103**
Employment & Small Business programmes		3	15	**18**
Other Programmes in Israel				
Educational Infrastructure		18	92	**110**
Education programmes		329	523	**852**
Social Welfare & Medical programmes		14	62	**76**
Employment & Small Business programmes		81	-	**81**
Absorption & Victim Support		103	17	**120**
CHARITABLE EXPENDITURE ON UK PROGRAMMES				
Education programmes		1,593	178	**1,771**
Israel Experience		62	61	**123**
Research & Evaluation		103	-	**103**
Community Education & Awareness		722	96	**818**
Welfare		15	43	**58**
Total expenditure		4,496	1,748	**6,244**
NET (EXPENDITURE)/INCOME FOR THE YEAR		840	385	**1,225**
Reconciliation of funds:				
Transfer between funds		31	(31)	**-**
Net movement in funds		871	354	**1,225**
Funds brought forward at 1 October 2020		3,913	2,101	**6,014**
Funds carried forward at 30 September 2021		4,784	2,455	**7,239**

INDEPENDENT AUDITORS' REPORT

We have audited the financial statements of the United Jewish Israel Appeal for the year ended 30 September 2022 which comprise Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2022 and of the charitable company's net movement in funds, including the 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 Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

BASIS FOR OPINION

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

CONCLUSIONS RELATING TO GOING CONCERN

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 trustees' 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 trustees are responsible for the other information. The other information comprises the information included in the Report of the Trustees. 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.

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.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the Report of the Trustees (which incorporates the strategic report and the directors' report prepared for the purposes of Company Law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the Report of the Trustees has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees (which incorporates the strategic report and the directors' report).

1.
We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charity Accounts (Scotland) Regulations (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES FOR THE FINANCIAL STATEMENTS

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

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

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

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

Based on our understanding of the charitable company and the environment in which it operates, we identified that

the principal risks of non-compliance with laws and regulations related to the legal and regulatory requirements pertaining to registered charities, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Act 2011, and other factors such as payroll taxes.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to journal entries. Audit procedures performed by the engagement team included:

Audit procedures performed by the engagement team included:
- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted at the year-end or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates.

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 auditor's report.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Adam Halsey (Senior Statutory Auditor)
For and on behalf of Haysmacintyre LLP, Statutory Auditors
1st June 2023

10 Queen Street Place
London
EC4R 1AG

UNITED JEWISH ISRAEL APPEAL

England & Wales - Charity number 1060078

Accounts



UNITED JEWISH ISRAEL APPEAL

(A COMPANY LIMITED BY GUARANTEE)

FINANCIAL STATEMENTS | 30th September 2021



ujia

Registered Charity (England & Wales): No. 1060078. Registered Charity (Scotland): No. SC 039181
A company limited by guarantee and registered in England: 3295115
Haysmacintyre LLP, Chartered Accountants, 10 Queen Street Place, London EC4R 1AG



CONTENTS PAGE

Report of the Trustees	**Page 3**
Statement of Financial Activities	**Page 16**
Balance Sheet	**Page 17**
Cash Flow Statement	**Page 18**
Notes to the Financial Statements	**Page 19**
Independent Auditors' Report	**Page 32**



REPORT OF THE TRUSTEES INCLUDING STRATEGIC REPORT

UNITED JEWISH ISRAEL APPEAL ("UJIA") – OUR VISION AND MISSION

Israel is a core part of the identity of the vast majority of British Jews. Facilitating a connection to the diverse peoples, languages, places, cultures and stories of Israel, and showing a commitment to Israel and Judaism through learning about, experiencing and giving to Israel, is what UJIA does. Our vision is "a strong British Jewry with a lifelong commitment to Israel" and our mission, UJIA's role, is "to develop informed, confident Jews who are inspired by Israel", and we work across the breadth of the Jewish community in the UK with Jews who identify in a whole spectrum of different ways.

Whether it is through best-in-class educational programming, creating people-to-people connections between British Jews and Israelis, running training and leadership seminars and activities, organising exceptional, life-changing educational travel experiences (short-, medium- and long-term) in Israel or directing philanthropy to invest in improving the life-chances of some of the most disadvantaged Israelis, UJIA works in the UK and in Israel to fulfil our mission and bring about our vision. As an impact-led organisation, we believe that, in addition to aiming to reach more people with our programmes and raise more money through our fundraising campaign, we must also monitor and evaluate the change we are making, both in the UK and in Israel. Through a range of methodologies, we have embedded impact evaluation practices across UJIA and increasingly amongst our partners so that decisions around investment are driven by data and impact.

UJIA – OUR STRATEGY

UJIA's work is spread across two countries (UK and Israel), and within both countries in many localities. Our programme in the UK spans many dozens of different interventions, and in Israel we impact Israeli society by programmatic support, capital projects and a social impact investment portfolio. This work is underpinned by support functions such as fundraising, marketing, finance and human resource management.

Once the pandemic hit, there was an urgent need to review our programmatic and broader organisational strategy. We were proud to publish the resulting document in September 2020, charting a course for the next three years, focusing on the core concept of connection, articulating five clear values and giving details about how both our programming and our organisational ways of working and culture will change and adapt to meet the needs of the pandemic and post-pandemic world. The strategy is available to read on our website.

VOLUNTEERS AND STAFF

The activities of UJIA are supported by over two hundred volunteers around the UK and Israel and the Trustees thank them for their tremendous contributions to the ongoing development of the Charity. The Trustees also wish to extend their appreciation to the professional staff, without whose dedication and commitment, the results of the campaign and programme would not have been achieved.



PRINCIPAL OBJECTIVES AND ACTIVITIES OF THE UNITED JEWISH ISRAEL APPEAL

The objects of UJIA. as defined in its Articles of Association are for the public benefit.

The Trustees have had due regard to the Charity Commission's guidance on public benefit when considering the Charity's objectives and activities.

UJIA Israel

UJIA Israel, formerly the British Olim Society Charitable Trust, is a charity registered in Israel, providing us with services such as due diligence on projects undertaken in Israel under a formal agreement. Over the last few years they have directly received substantial donations that will enable them to undertake a series of capital projects for schools and homes for youth at risk around Israel, including the Galil, which is the focus for and is co-funded by UJIA UK.

STRATEGIC REPORT

ACHIEVEMENTS, PERFORMANCE AND FUTURE PLANS

Financial Overview

Total income in 2020-21 was £7.5 million compared with £8.2 million in 2019-20. Total expenditure declined from £8.5 million in 2019-20 to £6.2 million in 2020-21.

UK Programme

Like the entire community and society around us, the COVID-19 pandemic affected every part of our organisation, leading to urgent adaptation of our educational work. While many of our methods had to change significantly due to the pandemic, we have continued to provide high quality Jewish and Israel education for our community, even throughout this incredibly challenging period.

We reshaped our programme, pivoting our offering online where appropriate, cancelling some initiatives, whilst introducing many new ideas and projects, and working closely to understand the impact of the pandemic on our educational partners. 2020-2021 was certainly a challenging year, but also one of many highlights and exciting innovations.

The challenges around international travel, including border closures and enforced periods of quarantine, made much of our experiential educational work impossible, particularly for short-term programmes. However, we made significant strides in implementing our strategic priority to increase numbers on long-term educational programmes in Israel. Our financial support for participants and strategic support for partners enabled over 300 young people to participate in



immersive, long-term educational programmes. These young people will return to the UK as leaders on their campuses, in their youth movements and in the community.

With the easing of restrictions domestically, we were able to relaunch our educational activities supporting schools, communities and youth organisations. The pandemic caused a shift in focus to both online programming and resource creation, and these are elements of our work that we continued to utilise effectively, enabling us to respond quickly when restrictions were enforced by the government. Due to the restrictions caused by the Covid-19 pandemic, the rite-of-passage Israel Tour programme for 16-year-olds could not take place for a second year. We continued to support our network of youth movements and organisations so that they could offer alternative programmes in the UK, and we are planning exciting new opportunities so that this cohort of young people will not miss out on the opportunity of a transformative educational experience in Israel.

Israel Journeys

In the next three years, our main focus is to ensure that these programmes can once again take place safely, and to provide these opportunities for more young people than ever. We aim to send 10,000 young people to Israel on a wide range of meaningful educational programmes by the end of 2024.

Unfortunately, the pandemic also meant that we were not able to run Birthright trips. As Birthright Israel's exclusive partner in the UK, we are working to ensure that everyone who wants to experience Israel can do so when it is possible to travel again. We are supporting Birthright Israel to develop new partnerships with Youth movements and other organisations, enabling more students and young adults to benefit from this life-changing 10-day educational programme.

Through our partnership with Masa Israel, we ran a global gap year fair online, as well as the annual yeshiva/seminary fair. Through these activities, we played a key role in connecting young people with programme providers in Israel, with over 200 families from the UK in attendance.

Over 300 participants from the UK took part in long-term Masa programmes including Gap Years, Yeshiva/Seminary study programmes, Career Development programmes, and Internship programmes. Thanks to our support, participants were able to spend anywhere from three months to a full year on a wide variety of programmes in Israel.

Starting in 2020/21, we introduced a new initiative to make Gap Year programmes more affordable and more impactful. In the long-term, our financial support framework will further incentivise the programmes which meet our impact criteria, so that Gap Year programmes in Israel are even better organised, more attractive to young people, and lead to the desired leadership and personal development outcomes which will benefit the young people directly, as well as our community. This initiative is already proving successful in its first year, with significantly increased numbers taking part, and new partner organisations being introduced to the network.

Throughout the pandemic we worked closely with Masa and the Israeli government to secure fast-tracked entry permits for British participants so they could enter Israel when it was announced that all travel from the UK would be stopped. We also worked quickly and efficiently to provide additional financial support so that youth movements could send 45 participants on their 2021-22 gap years ahead of schedule, before Israel closed its borders.

In 2020/21 UJIA ran our second cohort of Onward Israel programme in June and July. 25 participants completed the 8-week internship programme in Israel, living together in Jaffa and gaining work experience in a range of fields including hi-tech, not-for-profit and education. UJIA also provided participants with additional educational

opportunities to deepen their authentic knowledge of Israel and meet diverse Israeli communities through our own networks and philanthropic initiatives.

Educational work in the UK

In the UK, we continued to provide high quality resources for schools, communities, and youth organisations, as well as training and support for educators in the field including our Chazon Seminar for youth movement workers. Through the Chazon Seminar, we established our relationship of year-round support for the youth movement sabbatical staff, supported them to develop their educational strategies and methodologies, and facilitated important cross-communal dialogue between young people representing diverse movements from across the religious and political spectrum. We also offered all youth movement workers and UJS sabbatical officers, mentors from across the community to support their development, along with careers-focused advice and guidance for their next steps, via our POD (Professional Opportunities for Development) scheme.

We moved our Israel Fast Track programme online to ensure we could achieve the same quality of Israel Education as previous years, enabling young people to access exceptional speakers and educators from Israel and the Jewish world. The rebranded Israel Fast Track Fellowship consisted of ten online modules and continuing the conversation' sessions, in which participants explored Israel's history and current affairs, preparing them for life on campus and as community leaders.

On completing the programme, participants reported that they improved their understanding of Israel, were motivated to take up positions of leadership, and felt that their experience would support them to engage in meaningful conversations around Israel in the future, at university and in the wider community and society.

In partnership with the Jewish Agency for Israel (JAFI), we employed two shlichim (Israeli educators) who worked in Jewish communities, based in Leeds and Manchester. Our shlichim built relationships with community partners such as King David High Schools in Manchester and Liverpool, and Leeds Jewish Free School, Makor and the Zone Youth Centre in Leeds. The shlichim also ran community-wide educational events for Yom HaShoah, Yom HaZikaron and Yom Ha'Atzma'ut, and other Jewish festivals.

In Scotland, our youth worker collaborated with partners such as Giffnock Synagogue, Calderwood Lodge Primary School, and other Jewish organisations to ensure a high quality of Jewish and Israel Education. Through the Madatz Programme, young people in Glasgow developed their leadership skills and applied their learning to support programmes for younger children. We also rolled out our new initiative to send resources and educational materials to Jewish families through the Matana Club, through which we supported 161 participants all over Scotland, including many families who would have had limited engagement with the Jewish community otherwise, especially during the Covid-19 pandemic.

Through our Israel Bar/Bat Mitzvah programme, young people in Manchester, Leeds and Glasgow came together to participate in online activities and educational sessions. The participants learned about their own identities and considered the types of Jewish lives they wished to lead, while also exploring the lives, stories and cultures of diverse Jewish communities including Israelis of Ethiopian heritage.

For Yom HaZikaron and Yom Ha'Atzma'ut, we ran several nationwide educational initiatives. Our online Yom HaZikaron ceremony including a moving segment by our Shlichim was viewed over 2,600 times. Through our partnership with PJ Library, we provided approximately 8,000 children with Yom Ha'Atzma'ut activities accompanying their April book mailing. The UJIA inserts included QR codes taking the families to interactive games and activities on the UJIA website.

We reached out to schools, youth movements, and other contacts, signposting various articles, podcasts, and videos in line with our educational approach of exploring multiple sources and narratives. Our event featuring Masa participants in Israel and British Olim experiencing the current conflict, was viewed more than 4,000 times. Our online event in partnership with Etgar also included information for young people on how to recognise and respond to antisemitism, and how to stay safe online.

In June, UJIA worked with the London School of Jewish Studies to create a Jewish Education Symposium for senior educators and communal professionals. The event which was titled 'After Covid: Towards a Strong Recovery for Jewish Education' focused on ways in which the informal and formal Jewish education sectors could 'build back better' and provided a useful space for collaboration and sharing of best practice. A series of follow up sessions are planned for 2021-22 which will result in a paper outlining our recommendations for the sector and setting the educational agenda for the next 5 years and beyond.

Through our support for Reshet, the network for Jewish youth provision, we continued providing support for youth movements and the wider Jewish informal sector throughout the COVID-19 pandemic. Our work behind the scenes with the Department for Education enabled summer camps to proceed safely and with as few limiting restrictions as possible. The Youth Movement Summer Camps proved to be a huge success. We stayed in close communication with all the movements, providing guidance and support on COVID-19 and other matters throughout the summer and are delighted to report that our community's young people have had a much-needed summer of immersive, informal Jewish education experiences.

Summer 2021

We brought 42 Israeli leaders to the UK to staff summer camps for Bnei Akiva, BBYO, Habonim Dror, FZY and Tribe. The leaders provided high quality Israel Education, built meaningful relationships with leaders and participants and enhanced connections to Israel by bringing a real-life, authentic presence to the summer programmes.

Our series of 'Bringing Israel to You' interactive educational activities received excellent feedback at the Maccabi Community Summer Fun Run - the community's largest in-person event since the start of the pandemic. Our activities included a Tel Aviv beach, juice bar at Machane Yehuda, Graffiti and craft-making at Nachalat Binyamin market, and other activities to bring Israel to London while providing an enjoyable festival atmosphere.

Our Summer Engagement Fund also enabled 30 Jewish and Israel educational projects to take place over the summer. We supported a diverse set of organisations, catering for various denominations and demographics in London, Manchester, Leeds, Merseyside and Scotland. The fund prioritised programmes that promoted healthy development and socialisation for young people and supported existing partner organisations, youth movements and new grantees.

Year-round Grant-making

UJIA's grant-making in the UK includes core funding for the youth movements who have proven over the decades to be incredible generators of inspiring, values-based leadership for our community. Other notable grants were given to the Jewish Agency for Israel, UJS, Maccabi GB, youth movements and four Jewish secondary schools, as well as many smaller activity grants. In spite of the pandemic, our grantees achieved considerable programmatic success and generated high quality educational resources. UJS continued to play a leading role combatting antisemitism and educating about Israel on campus. The UJS Digital Israel Portal, a high-quality online resource hub supported by UJIA, was further developed over the past year and features the latest in current affairs analysis, culture, food, music and much more. Our support for the Jewish Agency's shinshinim project enabled 12 young Israeli educators to enrich the lives of our community, bringing enthusiastic Israel education into primary and secondary schools, youth organisations and synagogues. Finally, following the success of our first Summer Engagement Fund in 2020, our Winter Engagement Fund also enabled a series of educational activities to take place in the months of December and January. Our grant-making continues to be a key strategic methodology enabling us to improve the quality and quantity of educational work taking place throughout the community, and we will continue to develop new and existing partnerships through this mechanism to carry out our objectives.

Israel Programme

UJIA's work in Israel is focused on closing socio-economic gaps for the most disadvantaged Israelis. To achieve this, our work is divided into three areas: support to partner organisations in the fields of education and employment; the Si3 social investment fund and a capital portfolio. Specifically, our philanthropic portfolio of programmes supported some 11 initiatives for children and youth at risk and providing access to education and employment for adults in disadvantaged communities. As the needs in Israel have only grown in the past year, this work has become even more critical.

Revised Israel Strategy

During the past year we also reviewed our Israel strategy and portfolio. A small group of UJIA professional and volunteer leaders spent three months learning and understand the key social issues in Israel today and determining what UJIA's role should be to address them and what types of programmes and issue areas we wanted to support. The review culminated in a strategy paper that defines our mission as seeking to reduce inequality between Israeli citizens by creating opportunity and social mobility for young people, adults and families from disadvantaged communities. UJIA focuses on reaching 1) Israelis living in the social and geographical peripheries where there are fewer high-quality educational and developmental opportunities, 2) communities with low social mobility – particularly Haredim (ultra-orthodox), Ethiopian-Israelis and Arab citizens of Israel – that experience barriers to opportunity in education and employment, negatively impacting on their and their children's opportunities and 3) children and youth defined as at-risk.

UJIA achieves its mission by creating and supporting the following initiatives:

- Access to higher education, business support and training for adults (18+) as a pathway to quality employment. (This will create opportunities for communities and families at risk so that they can rise out of poverty and attain a viable, sustainable and dignified livelihood.

- Providing children and youth at-risk with improved skills and a nurturing and supportive environment support that will bolster their life chances and provide them with a good chance at a successful future that would otherwise be unattainable.

- Rapid alleviation of critical needs resulting from crises and emergencies.

During the second part of the year, time was invested in reviewing the current portfolio and scoping out new initiatives to support to ensure our initiatives are all aligned with our revised strategy and have clear impact. We decided to phase out of several initiatives and to begin the new year (2021-22) with support for three new initiatives. We also refocused our support with some existing partners.

CAPITAL PORTFOLIO

Our capital programme progressed in spite of some minor scheduling delays due to the pandemic. Of note, two new family houses were built in the Carmiel Children's Village. This facility for children at risk enables the children who have been removed from their biological families to grow up in warm "family homes" with parents and their own children. Each house contains a nuclear family plus 12 children from the village. Prior to the renovations these children and the families were living in very difficult conditions, with damp and leaking roofs. The new houses give the children a sense of security and calm and directly impact on the children's behaviour and self-esteem. The two renovated houses were completed by the end of 2020. Two other buildings that were completed and opened for activity were the Maase building for gap year volunteering in Akko and the Aleh facility for children with special needs in Bnei Brak.

Significant progress was made on the Nursing School building in Zefat Academic College (due to be completed by end of December 2021) as well as the Migal laboratory building as part of Tel Hai College (due to be completed in early 2022).

Si3 IMPACT FUND

Si3, UJIA's Social Impact Investment Initiative is a cutting-edge approach to drive social change in Israel by recycling philanthropic funds by providing loans and equity across 14 investments.

Si3 not only has enormous benefit for a growing portfolio of organisations who in turn impact on thousands of Israelis, but also acts as a portal for the engagement of British Jews. The investment committee comprises 14 volunteer leaders from a range of backgrounds, and they are supported by an advisory committee of 40 younger professionals. They help to assess and rank the prospective investments, a process now entirely online.

During the past year our Si3 portfolio continued to flourish despite initial concerns regarding deal flow due to the pandemic. As expected during the pandemic, the number of applications was lower than in previous years, however we received many quality applications and even ended the year having completed more deals than usual.

Si3 made five investments in an exciting mix of businesses that include: Abraham Hostel Group that has hostels in four locations across Israel; Jump.in digital marketing agency providing training and job placement for disadvantaged Israelis; the Social Space in Tel Aviv social activism hub on the site of a previous strip club (our investment is supporting their hostel accommodation); as well as two loan funds: Ogen loan fund (open to all Israelis) and Koret loan fund (targeted specifically at Arab Israelis). Both loan funds are key to providing credit to marginalised Israelis who cannot access credit from the banks. These loan funds provided and continue to offer a lifeline to more than 1600 businesses who have really struggled during the pandemic.

EMERGENCY CAMPAIGN

In May 2021, as a new conflict with Gaza broke out, UJIA quickly stepped into action to determine needs on the ground. A fundraising campaign was launched raising £141,000 that was allocated to immediate needs including protective vests for municipal workers and activity sets to keep children occupied during long hours in public shelters during the 11-day conflict. Once the immediate threat of rockets had ended, UJIA supported trauma relief therapy in Ashkelon and Sderot as well as to support shared society initiatives in Akko and Lod that responded to the rising tensions and lack of trust among Arab and Jewish citizens.

UJIA RISK STATEMENT

The Trustees have undertaken procedures which are in line with best practice for charities. They have undertaken a detailed risk management process, which outlines all the key risks of the Charity, relevant control procedures, responsibilities, and future actions to be taken. Future monitoring of risk is embedded within the overall agreed procedures of the Charity.

The Trustees have established sub-committees. These include the Finance, Governance and Remuneration Committees whose role includes the identification of the business risks that the organisation faces.

Other risks are identified, assessed and controls established throughout the year. Key controls include:

- Formal agenda for Trustee activity
- Detailed terms of reference for sub-committees

- Comprehensive budgeting and management accounting
- Established organisational structures
- The ongoing development of formal written policies
- Hierarchical authorisation and approval levels

The Trustees are satisfied that all the major risks to which the Charity is exposed are being reviewed and systems of internal control are being established to manage those risks. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

The major risk to the UJIA is having insufficient funds to support the medium- and long-term objectives of its Israel and UK programmes. The mitigation strategies are set out below.

MANAGING RISK

Programme Budget and Monitoring

UJIA's grant management system enables us to monitor spending and its impact. The process is as follows: Following informal discussions and shared development of ideas with UJIA staff, partner organisations are invited to apply in writing (including project narrative and financial information) for grants for specific charitable activities that are aligned with UJIA's goals. This enables us to support partners and to make strategic connections between grantees.

The professional staff work with Trustees and volunteers to develop and monitor the programme. Our Lay Leadership Committee structure works on the basis of delegated responsibility from the Trustees under which Committee recommendations are fed back to Trustees. The Lay Leadership and Trustees network provides an additional layer of accountability to the organisation's donors in the deployment of charitable funds.

Partner grants are monitored carefully for delivery in both financial and programme terms and checked for charitable activities and compliance. Payment is generally made in three instalments in January, May and October.

The programme budget has been continuously reviewed and discussions held with beneficiaries and partners because of the Covid-19 pandemic. While it is impossible to provide certainty in the current situation, UJIA has taken steps to adjust its allocations to beneficiaries where appropriate and has encouraged them to run as many activities as possible during this period. Several educational activities did not take place in summer 2020 and 2021, but it is hoped that they will take place in summer 2022. As mentioned below, the Trustees have approved a significant allocation from reserves in order to expand several Israel Experience activities including Gap Year programmes, as well as supporting and initiating new programmes in the UK to compensate for the impact of the pandemic.

FUNDRAISING APPROACH AND PERFORMANCE

UJIA has invested in securing a talented and experienced fundraising team. The fundraising strategy is reviewed on a regular basis and performance is monitored monthly by the Finance Committee and Trustees. This includes our strategy for generating income from legacies, which has its own steering group comprising professionals, Trustees and other lay people.

The charity undertakes fundraising activity to its supporters via direct mail, telephone, fundraising events, sponsored events, dinners and email in line with the Fundraising Code of Practice set by the Fundraising Regulator.

We have a Data Protection Policy, which together with our Legitimate Interest & Consent Policy governs how to identify and clarify who, when and how UJIA may contact its Participants under its Legitimate Interests or via

consent. Careful consideration is given to the context of the data processing intended, in order to satisfy the balancing test of not putting UJIA interests ahead of the interests of the data subject in respect of relying on Legitimate Interest and, how and when consent is achieved when relying on consent.

This Policy is acted upon in accordance with UJIA's Data Protection Policy which sets out the obligations of UJIA regarding data protection and the rights of its Participants ("data subjects") in respect of their personal data under EU Regulation 2016/679 General Data Protection Regulation ("GDPR"). In addition, our website has a Privacy Policy detailing how information collected online is used.

We have a training programme for all our fundraising staff to regularly reinforce our fundraising ethics.

Charity supporters registered on the Telephone Preference Service were only called with an appeal if they have agreed to receive such calls. Callers are thoroughly trained and updated on the charity's work.

We have an established complaints process. We have not received any complaints directly nor are we aware of any complaints which have been received by the ICO or Fundraising Regulator in the year.

SUBSIDIARY TRADING COMPANY

The Charity's trading company, UJ Events Plus Ltd, donated its profit of £38,000 (2020 £116,000) by way of gift to the Charity. The company's income is mainly derived from advertising and fundraising event income and sponsorship. The movement in income for the year and thus in profits is not a significant factor in measuring the success of the Charity in raising funds.

STRUCTURE, GOVERNANCE & MANAGEMENT

CONSTITUTION

UJIA is a registered Charity in England & Wales (no. 1060078) and in Scotland (SC 039181) and a Company limited by guarantee (no. 3295115) and is governed by its Articles of Association. The Charity was established on 16 December 1996 and started operations in January 1997 as the Joint Jewish Charitable Trust. It changed its name to UJIA with effect from 26 June 2000.

MEMBERSHIP

The governing body of the Company is a Board of Directors whose members are elected by the Members of the Company. The Articles of Association enable the Board to determine membership criteria and admit new members at their discretion. Each member is entitled to vote at general meetings. Board members are also trustees of the Charity.

BOARD OF DIRECTORS

The Board of Directors, all of whom are Members of the Charity and are Trustees, is required to conduct the affairs and the general business of the Charity and meets a minimum of six times per year. Under Article 40 of its Articles of Association the Charity is required to have a minimum of three Board members, with no upper limit. Membership of the Board is currently as listed on page 13.

New members of the Board are co-opted by existing Trustees to maintain or augment the range of skills and experience appropriate to the needs and activities of the Charity and subsequently proposed for election by the Members at the next general meeting.

On appointment, new Trustees are provided with appropriate Charity Commission guides, training materials, a set of the Charity's policies, the current Strategic Plan, the latest Statutory Accounts and an outline of their duties and responsibilities. They also have access to a copy of the Articles of Association. New Trustees meet with the Chief Executive to undertake an induction process.

The Board delegates responsibility for the day-to-day management of the Charity to the Chief Executive and the Senior Management Team (SMT). The SMT reports to the Board on the performance of their respective departments against the Strategic Plan set out by the Trustees and financial and operational trends measured against the annually approved budget. Key performance indicators are in place to assist this process. The Charity is supported by a team of specialist professional advisors listed on page 15.

PAY POLICY FOR SENIOR STAFF

The Board considers that the Trustees and the Senior Leadership Team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually by the Remuneration Committee in the light of market conditions and comparable sector pay.

INVESTMENT POLICY AND PERFORMANCE

The Charity has wide powers of investment and can delegate these powers to professional investment managers entitled to carry out such business under the Financial Services and Markets Act 2000.

The Charity holds funds for investment mainly in the form of restricted funds for projects awaiting completion and due diligence checks. These funds are held in a liquid format enabling ready access. In addition, the Charity has embarked on a series of social impact investments through loan and equity finance, details of which are shown at note 8.

UJIA GRANT MAKING POLICY

The Charity distributes funds in fulfilment of its aims as expressed in its Mission Statement. Funds are allocated towards a range of educational and welfare projects in Israel that serve the needs of all Israelis, especially those from disadvantaged communities. Funds are also allocated towards the renewal of Jewish life in the United Kingdom, through support of a variety of innovative educational programmes and projects, particularly those oriented towards young people. All grants given are monitored closely and, when material, are subject to written reports and site visits.

CONNECTED CHARITIES

The Charity was established to act as a focal point for charities concerned with Jewish education in the United Kingdom and work in saving Jewish life in Israel and the Near & Middle East by providing assistance and support for refugees and new immigrants and making suitable provision for their education and welfare, in accordance with charity law in the UK.

On 31 March 1998, the Charity entered into an agreement with the connected charities, the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") (registered charity no: 256689), the JJCT Charity (registered charity no: 1043047 - which ceased operations in September 2002 and ceased to be a registered charity on 20 September 2006) and the Society of Friends of Jewish Refugees ("SFJR") (registered charity no: 227889), under which and over a period of time, the activities and funds of those charities would be transferred to the Charity. On

1 April 1998, this Charity became sole corporate trustee of the other charities. This amalgamation was pursued to streamline the administration of all these connected charities, to achieve economies of scale and to provide a clearer focus for fundraising efforts.

Although the activities transferred to date are being administered and accounted for as restricted funds of the Charity, this does not make the transferor charities themselves "special trusts" of the UJIA; nor are they considered to be "branches" of the Charity in the absence of any Uniting Direction by the Charity Commission. Separate accounts have therefore been prepared for them for the year to 30 September 2021.

RESERVES

The Trustees have considered the financial risks associated with the various income streams and expenditure types and wish to hold reserves sufficient to protect the ongoing programmes of the UJIA from unexpected variations in income. At the balance sheet date, general unrestricted reserves were £4,053,000 (2020: £3,193,000). The Trustees have carried out a comprehensive review of educational programmes for the next few years and have decided to allocate a significant amount from reserves to cover an increase in Israel Experience (including Gap Year) and other UK and Israel programmes over the next 3 years with a view to reducing cash reserves to £3 million by September 2024.

Our Trustees and Finance Committee continually review our finances and have concluded that the charity was in a position to enhance its programme with a responsible, partial release of funds from within its reserves.

In addition, the Trustees have designated a sum of £731,000 for a variety of projects in the UK and Israel. This is expected to be spent over a 3-4 year period.

In the opinion of the Trustees, the assets of the Charity are sufficient to meet its liabilities and consequently we have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

EQUAL OPPORTUNITIES POLICY

The Charity is committed to promoting equal opportunities in employment. Applications for employment by disabled people are always fully considered, bearing in mind the aptitudes of the applicant concerned and any reasonable adjustment in line with the Equality Act 2010. We seek to support disabled people applying for employment and will consider their application as fairly and fully as possible. Every reasonable effort is made to ensure that, if a member of staff becomes disabled during their employment with the Charity, their employment continues and additional training and support is provided.

It is the policy of the Charity that members of staff receive equal treatment regardless of disability. Training, career development and promotion of disabled people will, as far as possible and with any reasonable adjustment, be identical to that of other employees.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors for the purposes of English company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the

income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Charity's constitution. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as each of the Trustees at the date of this report is aware, there is no relevant audit information of which the Charity's auditor is unaware. Each Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the Charity's auditor is aware of that information.

AUDITORS

Haysmacintyre LLP have indicated their willingness to be reappointed as statutory auditor.
This report, which incorporates the Strategic Report, was approved by the Board of Trustees on 26 May 2022.

Louise Jacobs

Louise Jacobs, Chairman



ANNUAL REPORT & FINANCIAL STATEMENTS

TRUSTEES:

Louise Jacobs (Chairman)

Rafi Addlestone

Melvin Berwald

Karen Goodkind

Ruth Green (resigned 18 March 2021)

Steven Kaye

Marc Lester

Brian May

Jonathan Morris (resigned 3rd September 2021)

Hilton Nathanson

Warren Persky (resigned 1st October 2021)

David Pliener (appointed 18 March 2021)

Miles Webber

Nici Wertheim

CHIEF EXECUTIVE:

Mandie Winston

SOLICITORS:

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London WC2A 3LH

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Governors' House
5 Laurence Pountney Hill
London EC4R 0HH

BANKERS:

Barclays Bank Plc
54 Lombard Street
London ECV 9EX

Bank Igud - Union Bank of Israel
Diamond Centre Building
Rechov Jabotinsky 3
Ramat Gan
Israel

AUDITORS:

Haysmacintyre LLP
Chartered Accountants
10 Queen Street Place
London EC4R 1AG

REGISTERED OFFICE:

1 Torriano Mews
London NW5 2RZ



STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE

INCOME FROM:	Notes	Unrestricted Funds 2021 £'000	Restricted Funds 2021 £'000	**Total 2021 £'000**	Total 2020 £'000
Donations and Legacies					
Donations		4,199	2,119	**6,318**	6,595
Tax refunds		229	-	**229**	206
Legacy Income		807	14	**821**	1,180
Other Trading Activities					
Income from trading subsidiaries (net)	2	38	-	**38**	116
Investments - bank interest received		58	-	**58**	95
Other		5	-	**5**	22
Total Income		5,336	2,133	**7,469**	8,214
EXPENDITURE ON:					
Raising Funds		1,089	11	**1,100**	1,626
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES (NOTE 3)					
Galil Initiatives	3				
Educational Infrastructure		40	170	**210**	236
Educational programmes		292	409	**701**	801
Social Welfare & Medical programmes		32	71	**103**	11
Employment & Small Business programmes		3	15	**18**	90
Other Programmes in Israel	3				
Educational Infrastructure		18	92	**110**	1,312
Education programmes		329	523	**852**	918
Social Welfare & Medical programmes		14	62	**76**	34
Employment & Small Business programmes		81	-	**81**	45
Absorption & Victim Support		103	17	**120**	-
CHARITABLE EXPENDITURE ON UK PROGRAMMES (NOTE 3)					
Education programmes		1,593	178	**1,771**	2,145
Israel Experience		62	61	**123**	247
Research & Evaluation		103	-	**103**	65
Community Education & Awareness		722	96	**818**	968
Welfare		15	43	**58**	26
Total expenditure	4	4,496	1,748	**6,244**	8,524
NET INCOME/(EXPENDITURE) FOR THE YEAR		840	385	**1,225**	(310)
Transfer between funds		31	(31)	**-**	-
Net movement in funds		871	354	**1,225**	(310)
Reconciliation of funds:					
Funds brought forward at 1 October 2020		3,913	2,101	**6,014**	6,324
Funds carried forward at 30 September 2021		4,784	2,455	**7,239**	6,014

There are no gains or losses other than as shown above. All activities are continuing. Comparative figures for restricted and unrestricted income and expenditure for the Statement of Financial Activities are shown in note 15.

The notes on pages 19 to 31 form part of these financial statements.



BALANCE SHEET

	Notes	£'000	30 Sept 2021 £'000	£'000	30 Sept 2020 £'000
TANGIBLE FIXED ASSETS	7		**60**		66
SOCIAL IMPACT INVESTMENTS	8		**1,519**		454
CURRENT ASSETS					
Debtors	10	**996**		1,248	
Cash at Bank and in hand		**8,010**		8,359	
		9,006		**9,607**	
CREDITORS amounts falling due within one year	11	**3,042**		3,657	
NET CURRENT ASSETS			**5,964**		5,950
TOTAL ASSETS LESS CURRENT LIABILITIES			**7,543**		6,470
CREDITORS amounts falling due after more than one year					
Pension Deficit Reduction Contributions	15		**(304)**		(456)
TOTAL NET ASSETS			**7,239**		6,014
FUNDS OF THE CHARITY					
Unrestricted funds	12				
- General		**4,053**		3,193	
- Designated		**731**		720	
			4,784		3,913
Restricted funds	12		**2,455**		2,101
TOTAL CHARITY FUNDS			**7,239**		6,014

Approved and authorised for issue by the Trustees on 26 May 2022 and signed on their behalf:

Louise Jacobs

Louise Jacobs

Brian May

Brian May

The notes on pages 19 to 31 form part of these financial statements.



CASH FLOW STATEMENT

	2021 £'000	2020 £'000
Reconciliation of net income to net cash inflow / (outflow) from operating activities		
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	**1,225**	(310)
Depreciation	**6**	56
Interest received	**(58)**	(95)
Decrease in debtors	**252**	951
(Decrease) in creditors	**(615)**	(352)
(Decrease) in long term liabilities	**(152)**	(98)
Net cash provided by operating activities	**658**	152
Cash flows from investing activities		
Bank interest received	**58**	95
Sale/ (Purchase) of fixed assets	**-**	(21)
Social Investments	**(1,065)**	(41)
Net Cash flows from investing activities	**(1,007)**	**33**
Net change in cash and cash equivalents in the period	**(349)**	**185**
Cash and cash equivalents at the beginning of the period	**8,359**	**8,174**
Cash and cash equivalents at the end of the period	**8,010**	**8,359**

The notes on pages 19 to 31 form part of these financial statements.



NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

(a) Statement of compliance and Basis of Accounting

The financial statements are prepared under the historical cost convention which is consistent with the prior year. The format of the financial statements has been presented to comply with the Companies Act 2006, Charities Act 2011, FRS102 The Financial Reporting Standard applicable in the UK and Ireland and the Statement of Recommended Practice Accounting and Reporting by Charities ("SORP 2019"). The Charity is a Public Benefit Entity as defined by FRS102.

The Charity purchased the share capital of Design & Promotions Limited (now renamed "UJ Events Plus Limited) on 1 April 1999 for a consideration of £26. In the opinion of the Trustees, the activities of the company is immaterial to the group as a whole and therefore consolidated financial statements have not been prepared. The company's' results and net asset position at 30 September 2021 are set out in note 2 below.

(b) Going concern

Having assessed the Charity's financial position, its plans for the foreseeable future, the Trustees are satisfied that it remains appropriate to prepare the financial statements on the going concern basis. This assessment has been based on the review of budgets and forecasts prepared to cover a period in excess of 12 months from the date the accounts are approved. This assessment has considered the risks and uncertainties faced by the charity such as the continued impact of the Covid-19 pandemic.

(c) General information

The Charity is a company limited by guarantee, incorporated in England and Wales (company number: 3295115) and a charity registered in England and Wales (charity number: 1060078) and Scotland (charity number: SC 039181). The Charity's registered office address is 1 Torriano Mews, London NW5 2RZ.

(d) Income

Income is included in the Statement of Financial Activities when the charity is legally entitled to the income, receipt is probable and the amount can be measured reliably

i) Donation income Is typically accounted for on a receipts basis.
ii) Income from Gift Aid is recognised on an accruals basis, in line with the recognition of the underlying donation.
iii) Pecuniary legacies are recognised once probate has been granted and notification of entitlement has been received. Residuary legacies are recognised when probate is granted and there is sufficient information to value them and any conditions attached to the legacy are either within the control of the charity or have been met.
iv) Interest received is accounted for on an accruals basis.

(e) Expenditure

Expenditure is recognised as soon as the related liability is incurred and has been classified under headings that aggregate all costs relating to that category. Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure.

Employment benefits, including holiday pay, are recognised in the period in which they are earned. Termination benefits are recognised in the period in which the decision is made and communicated to the relevant employee(s).

Expenditure on raising funds includes direct fundraising costs and a share of audit and legal fees and depreciation as well as finance costs such as credit card charges.

Expenditure on charitable activities comprises

i) Charitable grants in respect of Israel programmes as set out in note 3;
ii) U.K. Programmes implemented by the Charity as set out in note 3;
iii) Education & Communal awareness programmes to raise awareness and inform the public about the work of the Charity.
iv) Allocations to institutions participating in the Kol Nidre Appeal; and
v) Sundry Welfare payments.

Restricted fund expenditure represents funds passed on to other organisations in satisfaction of the specific criteria under which they were raised.

Support costs represent indirect costs relating to raising funds and the Charity's charitable activities. Support costs, including governance costs, are allocated to activities on bases that represent the Trustees' best estimate of actual use. The bases used to allocate costs to the above categories of expenditure are set out in note 4.

Governance costs comprise the costs of running the charity, including strategic planning for its future development, auditors' remuneration, certain legal costs and all costs of complying with constitutional and statutory requirements, such as costs of Board meetings and of preparing the statutory accounts. In accordance with the provisions of SORP 2019, governance costs are now included within support costs.

Staff costs are allocated according to the functions of staff as well as an estimate of the time spent by them in promoting the programmes of the Charity.

(f) Grants Payable Policy

Grants payable are charged when the offer is conveyed to the recipient and all the conditions attaching to these grants are fulfilled. In the case where grants payable are dependent on donations receivable, the grant payable does not become a commitment until the donation is received.

(g) Tangible Fixed Assets and Depreciation

Tangible fixed assets are initially recognised at cost. Items of furniture, apparatus and equipment, and desk or laptop computers, costing less than £2,000 are charged against income in the year of purchase. Assets with a cost of £2,000 or more are capitalised and stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset on a straight-line basis over its expected useful life as follows:

Freehold Premises	2%
Leasehold Premises	over life of lease
Computer Equipment	between three and six years
Assets under Finance Lease	over life of lease

The carrying values of tangible fixed assets are reviewed for impairment in accordance with the requirements of FRS102.

(h) Social Impact Investments

Social Impact Investments are programme related loan and equity investments which are initially recognised at the amount paid. The carrying amount of loans is adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for any impairment. Likewise, equity investments are reviewed for any impairment triggers and provisions made as appropriate.

(i) Investments

Investments are included at market value at the balance sheet date. The investments are considered to be fully impaired when they are received with sales restrictions or a reliable valuation cannot be obtained.

Any realised and unrealised gains and losses on revaluation or disposals are combined in the statement of financial activities. Income from investments is included in the year in which it is received.

(j) Financial Instruments

Basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable are accounted for on the following basis:

Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts, when applicable, are shown within current liabilities.

Debtors and creditors

Debtors and creditors are measured at the transaction price less any provision for impairment. Any losses arising from impairment are recognised as expenditure.

Bank borrowings

Liabilities for borrowings which are subject to a market rate of interest are measured at the value of the amount advanced, less capital repayments.

(k) Leasing

Assets obtained under finance leases and hire purchase contracts are capitalised in the balance sheet and depreciated over their estimated useful lives. The interest element of the rental obligations is charged to the Statement of Financial Activities over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding.

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

(l) Pensions

Contributions to the Zionist Federation Staff Pension Scheme defined contribution pension scheme and to employees' personal pensions are recognised as expenditure when they fall due.

The Zionist Federation Staff Pension Scheme (ZFSPS) is a multi-employer defined benefit scheme for which the Charity's share of the underlying assets and liabilities cannot be separately identified. This scheme is therefore accounted for as a defined contribution scheme in accordance with section 28 of FRS102.

Service costs, curtailments, settlement gains and losses, net financial returns and remeasurement gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Changes in the assets and liabilities of the scheme in the year are disclosed and allocated as follows:

- Changes relating to current or past service costs and gains and losses on settlements and curtailments and pension finance costs arising from changes in the net of the interest costs and expected return on assets, are allocated to the relevant activity heading based on staff costs of employees within the scheme.

- Pension finance charges arising from similar changes are recognised as outgoing resources.
- Remeasurement gains and losses arising are recognised as other recognised gains and losses.

The assets, liabilities and movements in the surplus or deficit of the scheme are calculated by qualified independent actuaries as an update to the latest full actuarial valuation.

Details of the scheme assets and liabilities and major assumptions are shown in note 14.

(m) Foreign Exchange

Exchange differences on US Dollar or Israeli Shekel balances held at the end of the financial year for projects pending transfer are treated as charitable expenditure.

(n) Taxation

As a registered charity within the definition of Section 2021 of the Corporation Tax Act 2010, the charity is exempt from taxation on the surpluses generated by its charitable activities. Irrecoverable VAT is not separately analysed and is charged to the Statement of Financial Activities when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates.

(o) Funds

General funds comprise the accumulated surplus or deficit from the Statement of Financial Activities which is not restricted nor designated funds. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds comprise funds that have been set aside at the discretion of the Trustees for specific purposes. The purpose and use of the designated unrestricted funds are set out in the notes to the accounts.

Restricted income funds comprise unexpended balances of donations and grants held in trust to be applied for specific purposes.

2. INCOME FROM SUBSIDIARY COMPANY

The results of the Charity's subsidiary, UJ Events Plus Limited, which is not consolidated (see note 1(a)), are as follows:

	2021 £'000	2020 £'000
Turnover	**71**	214
Less: Cost of sales	**(1)**	(81)
Net Operating income	**70**	133
Less: Administrative expenses	**(32)**	(17)
	38	116
Add: Other income	**-**	-
Operating profit	**38**	116
Deed of Covenant payments to UJIA	**(38)**	(116)
Retained profit for the year retained in subsidiary	**-**	-
Retained profit brought forward	**-**	-
Retained in subsidiary	**-**	-

At the balance sheet date, the net assets of UJ Events Plus Limited amounted to £27.

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

ISRAEL PROGRAMMES	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	**Total 2021 £'000**	Total 2020 £'000
Galil Initiatives					
Educational Infrastructure (Capital Projects)	194	3	13	**210**	236
Educational programmes	622	52	27	**701**	801
Social Welfare & Medical programmes	96	2	5	**103**	11
Employment & Small Business programmes	17	-	1	**18**	90
Other Programmes in Israel					
Educational Infrastructure (Capital Projects)	92	13	5	**110**	1,312
Educational programmes	800	14	38	**852**	918
Social Welfare & Medical programmes	70	1	5	**76**	34
Employment & Social Investment programmes	24	57	-	**81**	45
Absorption & Victim Support	119	-	1	**120**	-
UK PROGRAMMES					
Education programmes	1,019	441	311	**1,771**	2,145
Israel Experience	87	21	15	**123**	247
Research & Evaluation	-	61	42	**103**	65
Community Education & Awareness	238	580	-	**818**	968
Welfare	58	-	-	**58**	26
	3,436	1,245	463	**5,144**	6,898

All funds allocated by the Charity for expenditure in Israel are restricted to projects within its internationally recognised borders. Support costs mainly represent staff related expenditure.

Comparative figures for 2020 as are as follows:

ISRAEL PROGRAMMES	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	**Total 2020 £'000**
Galil Initiatives				
Educational Infrastructure (Capital Projects)	177	51	8	**236**
Educational programmes	750	27	24	**801**
Social Welfare & Medical programmes	11	-	-	**11**
Employment & Small Business programmes	82	8	-	**90**
Other Programmes in Israel				
Educational Infrastructure (Capital Projects)	1,224	12	76	**1,312**
Educational programmes	860	11	47	**918**
Social Welfare & Medical programmes	30	2	2	**34**
Employment & Social Investment programmes	41	2	2	**45**
UK PROGRAMMES				
Education programmes	1,032	744	369	**2,145**
Israel Experience	72	117	58	**247**
Research & Evaluation	-	44	21	**65**
Community Education & Awareness	227	741	-	**968**
Welfare	26	-	-	**26**
	4,532	1,759	607	**6,898**

The number institutions receiving grants in the year was 125 (2020 – 113) and values were as follows.

	2021 £'000	2020 £'000
Jewish Agency for Israel	626	787
UJIA Israel	586	1,047
Carmiel Youth Village	216	93
B'nei Akiva	102	83
King David High School Manchester	96	103
Habonim Dror	85	-
Union of Jewish Students	80	118
Neve Michael Youth Village	73	-
Tel Hai College	72	-
RSY Netzer	69	71
Federation of Zionist Youth	64	105
Maccabi GB	50	67
NOAM	50	57
Tsfat Medical School	43	-
Amit Mischon School in Hatzor	39	50
Kemach	32	37
Gesher	31	-
Jewish Leadership Council	28	28
Equaliser	25	7
Atidim	20	30
Aleh	-	794
Danciger High School	-	47
Other grants and bursaries	1,049	1,008
	3,436	4,532

A full list of grants made to institutions of £1,000 and above is available on request from the registered office of the Charity.

4. SUPPORT & GOVERNANCE COSTS

	Support Costs 2021 £'000	Governance Costs 2021 £'000	**Total Costs 2021 £'000**	Support Costs 2020 £'000	Governance Costs 2020 £'000	Total Costs 2020 £'000
Staff costs	292	10	**302**	291	9	300
Accommodation	102	-	**102**	139	-	139
Office & IT costs	36	-	**36**	125	-	125
Legal fees	-	1	**1**	-	14	14
Audit fees	-	22	**22**	-	29	29
	430	33	**463**	555	52	607

Included in other costs are audit fees of £21,540 (2020 £28,752). Operating lease payments during the year were £237,000 (2020: £237,000). Foreign exchange losses during the year were £26,000 (2020: £25,000).

5. STAFF COSTS AND NUMBERS & COSTS OF KEY MANAGEMENT PERSONNEL

Staff costs comprise the following:	2021 £'000	2020 £'000
Salaries	1,633	2,143
National insurance	160	210
Pension scheme contributions*	(2)	105
	1,791	2,458

*The Pension Contribution for the year was £86,000 (2020 £127,000) less a remeasurement credit in respect of the Final Salary Pension Scheme contributions of £ (88,000) (2020 £(22,000). As a result of the most recent Scheme Revaluation, the amount due by UJIA to the Scheme deficit was reduced (see note 15).

Redundancy payments of £1,200 (2020 - £95,000) were made during the year. Staff related costs including recruitment were £35,000 (2020 £78,000).

The average total number of staff during the year, including those who worked part-time and maternity cover was 55 (full-time equivalent 32) (2020 was 61 - full time equivalent 44). No provision has been made for accrued holiday pay since the amounts involved were not material.

The number of employees whose earnings in the year in relation to time spent on the Charity's affairs exceed the equivalent of £60,000 p.a. excluding pension contributions was:

	2021 £'000	2020 £'000
£60,000 - £70,000	-	-
£70,000 - £80,000	2	1
£80,000 - £90,000	2	2
£90,000 - £100,000	-	1
£100,000- £110,000	1	2
£110,000 - £120,000	-	-
£140,000 - £150,000	1	2
£170,000 - £180,000	1	-

The total pension contributions for those earning in excess of £60,000 in the year was as follows:

	£'000
Under money purchase schemes (4 people):	14
Under final salary schemes:	-
	14

Staff costs are allocated according to the functions of the staff and form part of UK Educational programmes, Fundraising and Support, as appropriate.

The Charity considers that its key Management personnel comprise its Trustees and Senior Management Team. The total employer benefits including employer NIC, and pension contributions paid to the Senior Management Team were £509,000 (2020 - £607,000).

The Charity has an insurance policy that protects the Charity from losses arising from the negligence or default of its Trustees and Officers by indemnifying the charitable funds against the consequences of such neglect or default. The cost to the Charity of this insurance for the year was £15,882 (2020 - £4,726).

6. DIRECTORS' EMOLUMENTS

No remuneration or re-imbursement of expenses were paid to the Trustees during the year (2020- £Nil).

7. TANGIBLE FIXED ASSETS

	Freehold Property 2021 £'000	Leasehold Property 2021 £'000	Computer Equipment & Software 2021 £'000	**Total 2021 £'000**
Cost				
As at 1 October 2020	80	262	345	**687**
Additions	-	-	-	**-**
Disposals	-	-	-	**-**
	80	262	345	**687**
Depreciation				
As at 1 October 2020	34	262	325	**621**
Charge for year	1	-	5	**6**
Disposals	-	-	-	**-**
As at 30 September 2021	35	262	330	**627**
Net Book Value as at 30 September 2021	45	-	15	**60**
Net Book Value as at 1 October 2020	46	-	20	**66**

Freehold property represents the Charity's office in Leeds.

8. SOCIAL IMPACT INVESTMENTS

	2021 £'000	2020 £'000
Ogen	745	-
Koret Economic Development Fund for Arab-Israel Businesses	115	-
Koret Economic development Fund for Ethiopian Community	92	86
Ampersand	92	85
Social Space (Tel-Aviv)	69	-
Jump.in	69	-
Hadarim (Equity investment)	66	56
Siraj	65	-
Abraham Hostel	57	-
Enosh	46	66
Lev19 bookkeeping service in Tsfat	38	39
Lotus Ussefiya	29	57
Games for Peace	19	34
Desert 19 bookkeeping service	17	31
Total	**1,519**	**454**

Detailed information about our Social Impact portfolio can be found on our website; **si3.ujia.org**. While the portfolio mainly consists of loan investments, there are also equity investments.

9. OPERATING LEASE COMMITMENTS

	2021 £'000	2020 £'000
At 30 September 2021 the total of the future minimum lease payments are:		
Land and buildings:		
Not later than one year	**250**	237
Later than one year and not later than five years	**91**	250
Total	**341**	487

10. DEBTORS

	2021 £'000	2020 £'000
Accrued legacy income	**552**	713
Amount due from trading subsidiary companies	**38**	116
Other debtors & prepayments	**406**	419
Total	**996**	1,248

11. CREDITORS: AMOUNTS DUE WITHIN ONE YEAR

	2021 £'000	2020 £'000
Jewish Philanthropic Association for Israel and the Middle East	**2,024**	2,274
Amount due to trading subsidiary companies	**-**	79
Other creditors	**848**	1,049
Other taxation and social security	**2**	55
Pension deficit reduction contributions (see note 15)	**78**	104
Accruals and deferred income	**90**	96
Total	**3,042**	3,657

12. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS

PROJECT NAME	Balance B/F 1 Oct 2020 £'000	Income during year £'000	Expenditure during year £'000	Transfers	**Closing balance 30 Sept 2021 £'000**
Israel programmes					
Bell Scholarships (Tel Hai)	473	72	(91)	-	**454**
Danciger High School	73	-	(19)	(54)	**-**
Neve Michael Youth Village	84	-	(84)	-	**-**
Zefat Nursing School	322	84	(39)	-	**367**
Western Galilee College	107	88	(2)	19	**212**
Legacy for forestry	98	-	(3)	-	**95**
Carmiel Children's Village	98	278	(214)	35	**197**
Legacy for engineering and drama scholarships	155	-	(35)	-	**120**
Social Investment - Ogen	-	364	-	-	**364**
Other Israel projects (including fundraising)	261	319	(467)	(31)	**148**
UK programmes					
Mamlock House Fund	252	-	-	-	**252**
Ashdown Fellows	49	-	-	-	**49**
Birthright Programme	66	3	-	-	**69**
Reshet	21	131	(127)	-	**25**
Israel Experience Bursaries	34	108	(42)	-	**100**
JAFI Youth Movement Support	-	437	(437)	-	**-**
Other UK programmes	8	182	(188)	-	**2**
	2,101	2,133	(1,748)	(31)	**2,455**

Transfers between projects represent donor approved re-allocation of funds where projects have finished below initial budget. £31K relates to projects funded in the year to September 2020 but not charged to restricted balances in error.

MOVEMENT IN RESTRICTED FUNDS FOR 2020

PROJECT NAME	Balance B/F 1 Oct 2019 £'000	Income during year £'000	Expenditure during year £'000	Re-allocations	**Closing balance 30 Sept 2020 £'000**
Israel programmes					
Bell Scholarships (Tel Hai)	478	-	(5)	-	**473**
Danciger High School	67	6	-	-	**73**
Neve Michael Youth Village	84	-	-	-	**84**
Zefat Nursing School	311	50	(39)	-	**322**
Western Galilee College	93	27	(13)	-	**107**
Legacy for forestry	101	-	(3)	-	**98**
Kiryat Bialik	50	-	(50)	-	**-**
Legacy for engineering and drama scholarships	169	-	(14)	-	**155**
Carmiel Children's Village	-	155	(57)	-	**98**
Other Israel projects (including fundraising)	357	1,270	(1,366)	-	**261**
UK programmes					
Mamlock House Fund	266	-	(14)	-	**252**
Ashdown Fellows	70	-	(21)	-	**49**
Israel Experience Bursaries	40	70	(76)	-	**34**
Birthright Programme	58	40	(32)	-	**66**
JAFI Youth Movement Support	-	470	(470)	-	**-**
Reshet	50	74	(103)	-	**21**
Other UK programmes	29	208	(229)	-	**8**
	2,223	2,370	(2,492)	-	**2,101**

13. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £'000	Restricted Funds £'000	**Total Funds £'000**
Fixed Assets	60	-	**60**
Social Investments	1,155	364	**1,519**
Net current assets	3,847	2,091	**5,938**
Creditors due after one year	(278)	-	**(278)**
	4,784	2,455	**7,239**

Comparative figures for 2020 are as follows:

	Unrestricted Funds £'000	Restricted Funds £'000	**Total Funds £'000**
Fixed Assets	66	-	**66**
Social Investments	454	-	**454**
Net current assets	3,849	2,101	**5,950**
Creditors due after one year	(456)	-	**(456)**
	3,913	2,101	**6,014**

Restricted funds comprise funds provided by the donor for a specific purpose or in support of a specific project. Information about some of the projects currently being supported are provided in the Report of the Trustees and further information can be made available upon request from our Registered Office.

Unrestricted funds comprise of general donations which can be used at the discretion of the Trustees in accordance with the general aims and objectives of the Charity. These include funds which have been separately identified and designated by the Trustees for specific projects of £731,000. These include £258,000 earmarked for projects in Israel, the nature of which has yet to be determined. The balance is for specific projects that have been approved by the Trustees.

The movement in designated funds was as follows:

	2021 £'000	2020 £'000
Opening balance	720	925
Received	619	422
Remitted	(608)	(627)
Closing Balance	731	720

14. RELATED PARTY TRANSACTIONS

Two Trustees of UJIA are Trustees of UJIA Israel, and UJIA staff act in a supervisory capacity as part of the financial control process in UJIA Israel. UJIA does not have control over UJIA Israel since UJIA acts in a supervisory capacity only. Some UJIA Israel staff act as agents of UJIA in monitoring the implementation of programmes in Israel. During the year, grants were made of £422,000 (2020 - £1,047,000) towards UJIA Israel's monitoring and core programme costs. At 30 September 2021, UJIA owed UJIA Israel £0 (2020: £45,116) in respect of operational costs.

No payments were made to Trustees in the year for professional services. One Trustee, Jonathan Morris, is a partner in Bryan Cave Leighton Paisner LLP which did not provide any service to the Charity in the year.

During the year, individual Trustees donated a total of £61,286 (2020 - £119,435) to the Charity.

15. PENSION SCHEME COSTS

The Charity participates in a multi-employer final salary pension scheme, the Zionist Federation Staff Pension Scheme ("ZFSPS"). As a result it is not possible to identify the assets and liabilities of the scheme that are attributable to the Charity. The Charity also provides pensions for other pensioners who are not covered by formal pension arrangements.

The last report by the actuary of the ZFSPS covered the period to 6 April 2021. The valuation report stated that the market value of the entire scheme's assets was £12,608,000 and that this represents 87% of the funding level required by the scheme. The report recommended a normal contribution rate of 44% for employers.

The Charity has recognised a provision in these financial statements, for additional special (deficit reduction) contributions to cover a potential deficit in the ZFSPS. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement relating to the deficit. The present value is calculated using a discount rate of 1%, which represents the interest rate available to the charity rounded up to the nearest whole per cent. The liability is shared with the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") which is responsible for funding the pensions of those pensioners who were deferred and did not become employees of UJIA when the Charity started operations in January 1997.

The movements on the provision are:

	2021 £'000	2020 £'000
Provision at start of period	**560**	641
Deficit contributions paid	**(91)**	(104)
Unwinding of discount factor	**1**	1
Remeasurement due to change in contributions	**(88)**	(22)
	382	560

Split as follows:

Due within one year	**78**	104
Due after one year	**304**	456
	382	560

Other organisations also contribute to the deficit funding agreement and the net present value of their contributions has been included in these accounts. The amounts for these included within other debtors and prepayments are £120 (2020: £358).

The UJIA also contributes to individual money purchase schemes for eligible staff members. The charge in the accounts represents normal contributions payable to the ZFSPS fund of £10,000 (2020: £27,000) and to the money purchase schemes of £76,400 (2020: £101,000).

16. COMPARATIVE FIGURES FOR PRIOR YEAR STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE				
INCOME FROM:	Notes	Unrestricted Funds 2020 £'000	Restricted Funds 2020 £'000	**Total 2020 £'000**
Voluntary Income				
Donations		4,384	2,211	**6,595**
Tax refunds		206	-	**206**
Legacy Income		1,021	159	**1,180**
Investment Income				
Income from trading subsidiaries (net)		116	-	**116**
Bank interest received		95	-	**95**
Other income		22	-	**22**
Total Income		5,844	2,370	**8,214**
EXPENDITURE ON:				
Raising Funds		1,605	21	**1,626**
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES				
Galil Initiatives				
Educational Infrastructure (Capital Projects)		87	149	**236**
Educational programmes		488	313	**801**
Social Welfare & Medical programmes		11	-	**11**
Employment & Small Business programmes		77	13	**90**
Other Programmes in Israel				
Educational Infrastructure (Capital Projects)		402	910	**1,312**
Education programmes		354	564	**918**
Social Welfare & Medical programmes		10	24	**34**
Employment & Small Business programmes		23	22	**45**
CHARITABLE EXPENDITURE ON UK PROGRAMMES				
Education programmes		1,914	231	**2,145**
Israel Experience		108	139	**247**
Research & Evaluation		65	-	**65**
Community Education & Awareness		871	97	**968**
Welfare		17	9	**26**
Total expenditure		6,032	2,492	**8,524**
NET (EXPENDITURE)/INCOME FOR THE YEAR		(188)	(122)	**(310)**
Reconciliation of funds:				
Funds brought forward at 1 October 2020		4,101	2,223	**6,324**
Funds carried forward at 30 September 2021		3,913	2,101	**6,014**

INDEPENDENT AUDITORS' REPORT

We have audited the financial statements of the United Jewish Israel Appeal for the year ended 30 September 2021 which comprise Statement of Financial Activities, the Balance Sheets, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2021 and of the charitable company's net movement in funds, including the 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 Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

BASIS FOR OPINION

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

CONCLUSIONS RELATING TO GOING CONCERN

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 trustees' 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 trustees are responsible for the other information. The other information comprises the information included in the Report of the Trustees. 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.

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.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the Report of the Trustees (which incorporates the strategic report and the directors' report prepared for the purposes of Company Law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the Report of the Trustees has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees (which incorporates the strategic report and the directors' report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charity Accounts (Scotland) Regulations (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES FOR THE FINANCIAL STATEMENTS

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

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

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including

fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charitable company and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the legal and regulatory requirements pertaining to registered charities, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Act 2011, and other factors such as payroll taxes.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to journal entries. Audit procedures performed by the engagement team included:

Audit procedures performed by the engagement team included:

- Inspecting correspondence with regulators and tax authorities;
- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted at the year-end or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates.

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 auditor's report.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Adam Halsey (Senior Statutory Auditor)
For and on behalf of Haysmacintyre LLP, Statutory Auditors
26 May 2022

10 Queen Street Place
London
EC4R 1AG

UNITED JEWISH ISRAEL APPEAL

England & Wales - Charity number 1060078

Accounts



UNITED JEWISH ISRAEL APPEAL

FINANCIAL STATEMENTS | 30th September 2020

ujia

Registered Charity (England & Wales): No. 1060078. Registered Charity (Scotland): No. SC 039181
A company limited by guarantee and registered in England: 3295115
Haysmacintyre LLP, Chartered Accountants, 10 Queen Street Place, London EC4R 1AG



CONTENTS PAGE

Report of the Trustees including Strategic Report	**Page 3**
Statement of Financial Activities	**Page 16**
Balance Sheet	**Page 17**
Cash Flow Statement	**Page 18**
Notes To The Financial Statements	**Page 19**
Independent Auditors' Report	**Page 31**



REPORT OF THE TRUSTEES INCLUDING STRATEGIC REPORT

UJIA – OUR VISION AND MISSION

Israel is a core part of the identity of the vast majority of British Jews. Facilitating a connection to the diverse peoples, languages, places, cultures and stories of Israel, and showing a commitment to Israel and Judaism through learning about, experiencing and giving to Israel, is what UJIA does. Our vision is "a strong British Jewry with a lifelong commitment to Israel" and our mission, UJIA's role, is "to develop informed, confident Jews who are inspired by Israel", and we work across the breadth of the Jewish community in the UK with Jews who identify in a whole spectrum of different ways.

Whether it is through best-in-class educational programming, creating people-to-people connections between British Jews and Israelis, running training and leadership seminars and activities, organising exceptional, life-changing educational travel experiences (short-, medium- and long-term) in Israel or directing philanthropy to invest in improving the life-chances of some of the most disadvantaged Israelis, UJIA works in the UK and in Israel to fulfil our mission and bring about our vision. As an impact-led organisation, we believe that, in addition to aiming to reach more people with our programmes and raise more money through our fundraising campaign, we must also monitor and evaluate the change we are making, both in the UK and in Israel. Through a range of methodologies, we have embedded impact evaluation practices across UJIA and increasingly amongst our partners.

UJIA – OUR STRATEGY

UJIA's work is spread across two countries (UK and Israel), and within both countries in many localities. Our programme in the UK spans many dozens of different interventions, and in Israel our portfolio of grants, engagement programmes and capital projects is large and complex. We also have many functions that support our impact, for instance fundraising, marketing, finance and facilities.

Beginning in 2018, we worked to develop an impact-led strategy for the organisation as a whole, that was prepared and ready for the start of the 2019/20 programme year. Once the pandemic hit, there was an urgent need to review our programmatic and broader organisational strategy. We were proud to publish the resulting document in September 2020, charting a course for the next three years, focusing on the core concept of connection, articulating five clear values and giving details about how both our programming and our organisational ways of working and culture will change and adapt to meet the needs of the pandemic and post-pandemic world. The strategy is available to read on our website.

VOLUNTEERS AND STAFF

The fundraising activities of the UJIA are supported by hundreds of volunteers around the UK and Israel and the Trustees thank them for their tremendous contributions to the ongoing development of the Charity. The Trustees also wish to record their appreciation to the professional staff, without whose dedication and commitment, the results of the campaign and programme would not have been achieved.



PRINCIPAL OBJECTIVES AND ACTIVITIES OF THE UNITED JEWISH ISRAEL APPEAL

The objects of the United Jewish Israel Appeal ("UJIA") as defined in its Articles of Association are for the public benefit.

The Trustees have had due regard to the Charity Commission's guidance on public benefit when considering the Charity's objectives and activities.

UJIA Israel

UJIA Israel, formerly the British Olim Society Charitable Trust, is a charity registered in Israel, providing us with services such as due diligence on projects undertaken in Israel under a formal agreement. This year they have received directly substantial donations that will enable them to undertake a series of capital projects for schools and homes for youth at risk around Israel, including the Galil, which is the focus for and is co-funded by UJIA UK.

ACHIEVEMENTS, PERFORMANCE AND FUTURE PLANS

Financial Overview:

Total income in 2019-20 was £8.2 million compared with £9.8 million in 2018-19. Total expenditure declined from £9.7 million in 2018-19 to £8.5 million in 2019-20.

Our Work in 2019-20 – A Year Like No Other

The Covid-19 pandemic which was declared by the World Health Organisation as starting in March 2020 had an impact on the finances and operation of the Charity. Some relevant staff worked remotely, others were put on furlough and covered by the Government's Job Retention Scheme. The senior management team took an agreed salary reduction. Actions were taken to reduce running costs wherever possible.

As with all other organisations and charities, UJIA's programme year was also enormously impacted by the ongoing pandemic. UJIA had to rapidly reshape our programme, pivoting our offering online where appropriate, cancelling several flagship initiatives, introducing many new ideas and projects, restructuring our programme team and working closely to understand the impact of the pandemic on our educational partners.

Despite the many challenges of the pandemic, UJIA continued to find ways to deliver our mission of connecting British Jews to Israel, and in Israel of providing education and employment opportunities to some of the most disadvantaged communities. The context was transformed but our dedicated professionals, supported by our Trustees and other lay leaders, displayed amazing creativity and flexibility. 2019-20 was certainly a unique year but also one of many highlights and exciting innovations.

Before the Pandemic



UK Programme

A number of programmes/projects had already been entirely or substantively delivered before the pandemic hit, or had participants signed up and ready to go before those programmes sadly had to be cancelled.

The Chazon Seminar in Israel established UJIA's relationship of year-round support for the movement workers. Upon completion of the seminar:

76%

OF PARTICIPANTS agreed or strongly agreed that they could see how UJIA could support them throughout their year of movement work

100%

OF PARTICIPANTS agreed or strongly agreed that they improved their relationships with movement workers from other Youth Movements

76%

OF PARTICIPANTS agreed or strongly agreed that the seminar helped them think about ways to work together with other Youth Movements throughout the year

The seminar is also an important and effective way for movement workers to develop relationships with their peers from other movements, facilitating further cross-communal collaboration. We also offered all youth movement workers and UJS sabbatical officers mentors from across the community to support their development, and via our "POD" scheme careers-focused advice and guidance for their next steps.

Our flagship Israel education programme for Sixth Formers, UJIA Israel Fast Track, had its fourth cohort of 14. They began in October 2020 and met monthly up to and including March 2020, including a residential weekend at the start of the programme and a five-day trip to Israel in the February half-term, where they met a range of exceptional speakers and educators representing a diverse range of views. Feedback from the programme was excellent and the impact it has is demonstrable through evaluation.

36% ↑ **73%**

OF PARTICIPANTS before the programme agreed or strongly agreed that it is important for British Jews to feel a connection to Israel rising to **73%** on completion of the programme

100%

OF PARTICIPANTS upon completion of the programme, felt that their experiences as part of the group would help them in their future Israel engagement activities

UJIA Israel Fast Track aims to equip participants with the knowledge and confidence to engage further in Israel education as leaders in the UK Jewish community. There have now been over 75 alumni of the programme who are setting the agenda about Israel on their university campuses, at their youth movements and in the future in their places of work.

UJIA funds and manages two shlichuyot (positions for Israelis from the Jewish Agency for Israel to come to Diaspora Jewish communities to educate and inspire) in Leeds and in Manchester. These shlichim are integral to these two communities, working in synagogues, schools, youth movements and with other communal organisations. A highlight in Manchester was a speaker tour by the Israeli journalist Ben-Dror Yemini. Their hard work and exceptional creativity is always appreciated by the local communities. UJIA also provided half-funding for a shlichut in Redbridge, in partnership with Jewish Care. In Glasgow, in partnership with the Glasgow Jewish Community Trust, we hired an exceptional youth worker from Canada to work with the local community on a wide range of educational activities. Her creativity and connection to the community allowed her to run outstanding initiatives that engaged hundreds of families.

Our educational programmes with synagogues and local communities included IBBM clubs (where those approaching Bar/Bat Mitzvah come together to learn about becoming a Jewish adult through the stories of the diverse populations that make up Israeli society), which had 55 families engaged before they had to stop for the pandemic, and gap year fairs run to showcase options for younger members of those communities to spend time in Israel the following year. These took place in both Orthodox and Progressive communities. UJIA educators also delivered 25 sessions at Limmud Festival 2020, a major educational/cultural gathering of 2,500 Jews from around the world.

UJIA's JAMS programme, running educational sessions in non-Jewish schools, had run over 360 sessions up until the closure of schools in March 2020. The schools we work with are in London, Manchester, Leeds and Glasgow and range from having hundreds to a dozen Jewish pupils; the provision is especially valuable where if UJIA JAMS did not exist, there would be no Jewish education on offer.

UJIA's grant-making in the UK totals almost £1,357k, of which about half is core grants to the youth movements who have proven over the decades to be such incredible generators of inspiring, values-based leadership for our community. Other major grants were given to the Jewish Agency for Israel, UJS, Maccabi GB, four of the Jewish secondary schools and Reshet, as well as many smaller grants (for both "core" and "activity"). In addition, this year we agreed to fund a two-year project with PaJeS to design an entirely new curriculum to teach year 9s in Jewish schools about Israel. Our strategy with grant-making is to combined due diligence with a focus on impact, helping our partners to both "prove" that what they do has relevant outcomes for the participants and "improve" their activities to be more impactful in future. We also offer training opportunities to our educational partners when relevant; for instance, this year we coordinated sessions by Keshet UK and by JAMI for the youth movements.

UJIA also holds two funds with specific purposes. The UJIA Ashdown Fund is for programmes that support Jewish educational leadership in Jewish schools; we have partnered with PaJeS on two projects in this regard. The first is an annual overnight Heads' Seminar, the latest of which took place in November 2020 for 36 heads from a wide range of schools. The second is a fellowship programme for Senior Leaders, combining a formal qualification obtained through the Institute for Education with regular enrichment sessions. This has been able to continue, albeit online, throughout the pandemic. The Mamlock House Fund is specifically for activity in Manchester and supports one primary and one secondary school with bursaries for trips to Israel and Poland respectively; this year, only the latter was able to take place (in February 2020).

In the winter, we send 32 young adult participants on Birthright, a free ten-day trip to Israel. Over 130 also took part in a number of activities aimed specifically at Birthright alumni. By March, when the pandemic struck, we had 225 participants signed up for a variety of summer trips, with more being assigned to trips every day; sadly, these programmes were unable to take place. We also had a full cohort of 24 students signed up for our Onward Israel internship programme in Israel; this again was cancelled, with all participants offered first refusal on a place for summer 2021.

Through our partnership with Masa (a Jewish Agency for Israel/Government of Israel framework to support long-term educational programmes in Israel), 345 young adults were able to spend anywhere from four months to a full year on a wide variety of programmes in Israel. This represented growth of 3% on the year before. 2019/20 was also the first year for a decade where a more than half of participants were on non-Torani programmes (programmes where the major focus is not on spending time studying at a yeshiva or seminary). Of particular note were the increasing number of participants on Masa Israel Teaching Fellows (with whom UJIA is developing a bespoke partnership) and on non-youth movement gap years. Despite the pandemic, recruitment for the following year (commencing in autumn 2020) remained strong and it is predicted that 2020/21 will be the largest Masa cohort for five years.

As the pandemic struck, we were due to have our largest Israel Tour summer since 2010, with 1264 young people in school year 11 signed up for what would have been a fantastic three-week experience in Israel. Over 200 of them had also requested financial assistance through our anonymised bursary process. What had seemed unthinkable in January became inevitable by late-March and UJIA and our partners at the Jewish Agency for Israel took the decisions to cancel the entirety of Israel Tour for the first time ever. We worked closely with our youth movement/organisation partners to ensure that all parents were refunded monies owed in a timely fashion; compared to much of the rest of the international travel industry, our refund process was efficient and ensured that parents/families could maintain confidence in UJIA, the Jewish Agency and the youth movements/organisations.

Israel Programme

UJIA's work in Israel is divided into three areas: support to partner organisations in the fields of education and employment; the Si3 social investment fund and a capital portfolio. Before and during the pandemic, our work continued to advance each of these areas. Specifically, our philanthropic portfolio of programmes supported some 11 initiatives for children and youth at risk and providing access to education and employment for adults in disadvantaged communities. As the needs in Israel have only grown in the past year, this work has become even more critical.

Our capital programme continued with advancements in a number of the projects. Of particular note, two new family houses were built in the Carmiel Children's Village. This facility for children at risk enables the children who have been removed from their biological families to grow up in warm "family home" with parents and their own children. Each house houses a nuclear family plus 12 children from the village. Prior to the renovations these children and the families were living in very difficult conditions, with damp and leaking roofs. The new houses give the children a sense of security and calm and directly impact on the children's behaviour and self-esteem. The two renovated houses were completed by end 2020. Additional progress was made on capital buildings such as the Maase building for gap year volunteering in Akko and also the Aleh facility for children with special needs in Bnei Brak.

Si3, UJIA's Social Impact Investment Initiative, not only has enormous benefit for a growing portfolio of organisations (eleven by end of 2019/20, two of whom has already repaid the loan), who in turn impact on thousands of Israelis, but also acts as a portal for the engagement of British Jews. The investment committee comprises 14 lay leaders from a range of backgrounds, and they are supported by an advisory committee of 40 younger professionals. They help to assess and rank the prospective investments, a process now entirely online. The Si3 portfolio comes from a larger pool of almost 60 applications. Our investments cover a diverse range of projects, including urban regeneration in Lod and Haifa, micro-finance for Ethiopian entrepreneurs and social enterprises working with some of Israel's most vulnerable communities, including Bedouin, Haredim (strictly orthodox Jews) and children with disabilities.

During the Pandemic

Government restrictions on business, travel and everyday life began in Israel in February 2020 and in the UK in March 2020. Although the exact terms of the rules waxed and waned over the rest of the programme year, fundamentally UJIA's programme changed in mid-March 2020 and had not returned to normality by the end of September 2020. Through these challenges, UJIA decisively pivoted and innovated, offering new types of funding, creating new programmes, and transforming existing ones. Staff who had been working on some programmes for many years found themselves suddenly deployed to create totally new ones and grabbed this opportunity with both hands. Their hard work meant that far from our impact being diluted, we reached even more British Jews than ever before, and continued to have a substantial impact in Israel.

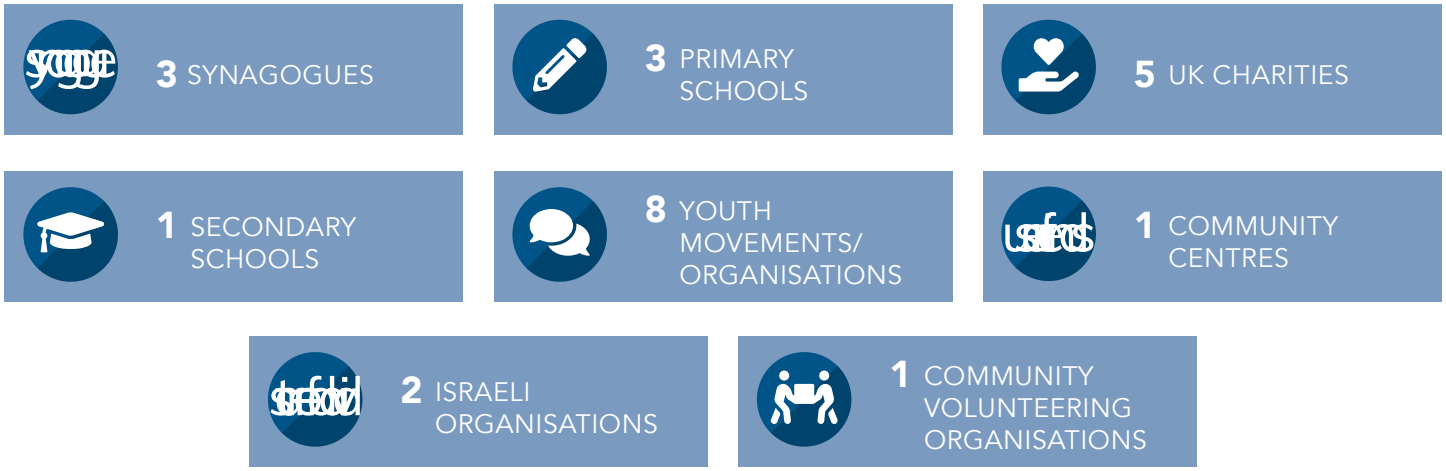
UK Programme

We ran a variety of activities for Yom HaShoah, Yom HaZikaron and Yom HaAtzmaut. These included an online tekes (ceremony), led by the community in Manchester and us supporting one of our grantees, Etgar, to run a fun online quiz that was played by hundreds of families worldwide. We also entered into a major new partnership with PJ Library, who send children's books on Jewish/Israel themes to 7,800 Jewish children across the UK, by creating a series of exceptional online and paper-based educational resources that were bundled with their April 2020 book mailing.

Our shlichim ran daily online Hebrew activities aimed at primary school-aged young people from April until July in a newly-created programme called "Ivrit B'Kef". An average of 20-30 young people attended each day. A Jewish primary school was so impressed that they used the programme as their Hebrew class.

We also created a range of online educational resources and events. For Shavuot we set up a website where families could download the resources necessary to run a "pyjama party", and for the first time we marked Pride Week with our "Rainbow Israel" initiative. We started two podcasts: an interview show with famous and inspiring people led by teenagers from Manchester called JAMS Radio; and a short-form educational story format aimed at primary school-aged young people called Hatikvah Histories. We also launched a weekly newsletter to share the best Israel events and resources from across the community, and a major feature on the Jewish News website collating hundreds of online resources about everything to do with Israel. In Glasgow, our youth worker created a series of videos and activity sheets called "Chavaya B'Chava" (Experience on the Farm), incorporating Hebrew, Jewish ideas, connections to Israel and an appreciation for nature. We also partnered with a range of other organisations to launch the "Matana Club", a monthly box through the post containing resources and activities usually connected to the festival or time of year. It spread far beyond Glasgow and had over 150 sign-ups from families across Scotland. Finally, we set up direct "mifgashim" (encounters) between Israeli young people and British Jewish young people, to continue their personal connections even when travel was not possible. These included an entrepreneurship project run with our Israeli partner Unistream and an innovative format from an Israeli television show called "Slicha Ha'Sheila" (Sorry, What's the Question?) that paired Yavneh College in Hertfordshire with the Carmiel Children's Village in the Galil in Israel.

Finally, as a result of the restrictions, no travel programmes or overnight activities in the UK were allowed over the summer. In order to make up for this, UJIA launched our Summer Engagement Fund, a £100,000 open-application grant scheme to support innovative, exciting activities for Jewish young people and families. We had an incredible 71 applications, and were able to award 24 grants ranging from a few hundred pounds to £10,000. The grantees were from across the religious spectrum of the Jewish community and from all parts of the UK, and the projects included day camps, online camps, virtual tours of Israel, posted activities "in a box" and more. In total, over 7,000 people were reached by the activities, and we aim to repeat the scheme in winter 2020 and beyond.



Israel Programme

During the first lockdown in Israel (March-May 2020) when most of the country was under tight restrictions, a number of steps were taken: A majority of the UJIA Israel staff were furloughed, and we conducted a review of all our financial programmatic commitments to ensure we could continue to meet these commitments. Outreach to all grantees took place to assess the situation, understand how their operations were being adjusted and impacted and as a result, guided the necessary decisions which essentially led to UJIA Israel to make reductions in the majority of our programmatic commitments to reflect reduced activity.

With the reopening of Israeli society, staff returned to work in July and for most part, all of our programmatic partners continued to operate, pivoting to take place on-line or within government restrictions of social distancing. In addition, we surveyed our partners to understand if there were additional needs that arose as a result of COVID. One key area that became clear was the need for tablets and laptops for the children of the Carmiel Children's Village to be able to connect to online learning. Since March, school has been online for the vast majority of children (there were a few months that younger age children returned to the classroom). A gift of 18 computers to the children's village ensured that they could participate fully in their studies.

In the second part of the year, we closed on two new Si3 investments – Siraj - a start up for Bedouin engineers that provide employment opportunities for this marginalized group and Lotus a high tech hub for Druze women. The portfolio companies continue to perform as expected and with the exception of two companies, we didn't experience any issues with loan repayments. We worked with these companies to work out plan to ensure they can get back on track with payments.

FUNDRAISING APPROACH AND PERFORMANCE

UJIA has invested in securing a talented and experienced fundraising team. The fundraising strategy is reviewed on a regular basis and performance is monitored regularly by the Finance Committee and Trustees. This includes our strategy for generating income from legacies, which has its own steering group comprising professionals, Trustees and other lay people.

The charity undertakes fundraising activity to its supporters via direct mail, telephone, fundraising events, sponsored events, gala dinners and email in line with the Fundraising Code of Practice set by Fundraising Regulator. We also utilise a range of social media platforms to engage our supporters, both with educational content and to highlight relevant fundraising opportunities.

We have a Data Protection Policy, which together with our Legitimate Interest & Consent Policy governs how to identify and clarify who, when and how UJIA may contact its Participants under its Legitimate Interests or via consent. Careful consideration is given to the context of the data processing intended, in order to satisfy the balancing test of not putting UJIA interests ahead of the interests of the data subject in respect of relying on Legitimate Interest and, how and when consent is achieved when relying on consent.

This Policy is acted upon in accordance with UJIA's Data Protection Policy which sets out the obligations of UJIA regarding data protection and the rights of its Participants ("data subjects") in respect of their personal data under EU Regulation 2016/679 General Data Protection Regulation ("GDPR"). In addition, our website has a Privacy Policy detailing how information collected online is used.

We have a training programme for all our fundraising staff to regularly reinforce our fundraising ethics.

Charity supporters registered on the Telephone Preference Service are only called with an appeal if they have agreed to receive such calls. Callers are thoroughly trained and updated on the charity's work and calls are regularly monitored.

We have an established complaints process. We have not received any complaints directly nor are we aware of any complaints which have been received by the ICO or Fundraising Regulator in the year.

SUBSIDIARY TRADING COMPANIES

The Charity's trading company, UJ Events Plus Ltd, donated its profit of £116,000 (2019 £84,000) by way of gift to the Charity. The company's income is mainly derived from advertising and fundraising event income and sponsorship. The movement in income for the year and thus in profits is not a significant factor in measuring the success of the Charity in raising funds.

UJIA Legacy Services Limited acts mainly in a statutory capacity in relation to legacies. It was dormant by September 2020 and wound up from 31 December 2020.

UJIA RISK AND GOVERNANCE STATEMENT

The Trustees have undertaken procedures which are in line with best practice for charities. They have undertaken a detailed risk management process, which outlines all the major risks of the Charity, relevant control procedures, responsibilities and future actions to be taken. Future monitoring of risk has now become embedded within the overall agreed procedures of the Charity.

The Trustees have established committees. These include the Finance and General Purposes Committee whose role includes the identification of the business risks that the organisation faces. As part of a review of the risk management process, two new committees were set up being:

Remuneration Committee - which oversees staff compensation.
Governance Committee - which deals with compliance and governance matters.

Other risks are identified, assessed and controls established throughout the year. Key controls include:

- Formal agenda for Trustee activity
- Detailed terms of reference for committees – Governance, Fundraising, UK Programme, Israel Programme, Remuneration, and Finance and General Purposes
- Comprehensive budgeting and management accounting
- Established organisational structures
- The ongoing development of formal written policies
- Hierarchical authorisation and approval levels

The Trustees are satisfied that all the major risks to which the Charity is exposed are being reviewed and systems of internal control are being established to manage those risks. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

The major risk to the UJIA is having insufficient funds to support the medium and long term objectives of its Israel and UK programmes. The mitigation strategies are set out below.

MANAGING RISK

Programme Budget and Monitoring

UJIA's grant management system enables us to monitor spending and its impact. The process is as follows: Following informal discussions and shared development of ideas with UJIA staff, partner organisations are invited to apply in writing (including project narrative and financial information) for grants for specific charitable activities that are aligned with UJIA's goals. This enables us to support partners and to make strategic connections between grantees.

The professional staff work with Trustees and volunteers to develop and monitor the programme. Our Lay Leadership Committee structure works on the basis of delegated responsibility from the Trustees under which Committee recommendations are fed back to Trustees. The Lay Leadership and Trustees network provides an additional layer of accountability to the organisation's donors in the deployment of charitable funds.

Partner grants are monitored carefully for delivery in both financial and programme terms and checked for charitable activities and compliance. Payment is generally made in three instalments in January, May and October.

Partner grants are monitored carefully for delivery in both financial and programme terms and checked for charitable activities and compliance. Payment is generally made in three instalments in January, May and October.

The programme budget has been reviewed and discussions held with beneficiaries and partners as a result of the Covid-19 pandemic. While it is impossible to provide certainty in the current situation, UJIA has taken steps to reduce its allocations to beneficiaries where appropriate. The Trustees have assumed that donations will fall substantially between March 2020 and September 2021 but that expenditure will reduce in line with this. Several educational activities did not take place in summer 2020 and may not take place in summer 2021. The budget has been amended for this circumstance. In addition, the Trustees have taken steps to reduce running costs and obtain such government support as is available. Trustees expect to have to spend some of the charity's reserves in this challenging period, but because of many years of prudent financial management, they expect to have sufficient funds available to maintain a responsible level of reserves as UJIA restructures its activities and operations as a result of the pandemic.

STRUCTURE, GOVERNANCE & MANAGEMENT

CONSTITUTION

The United Jewish Israel Appeal (UJIA) is a registered Charity in England & Wales (no. 1060078) and in Scotland (SC 039181) and a Company limited by guarantee (no. 3295115) and is governed by its Articles of Association. The Trust was established on 16 December 1996 and started operations in January 1997. It changed its name from the Joint Jewish Charitable Trust with effect from 26 June 2000.

MEMBERSHIP

The Trustees constitute Directors of the Company for Companies Act purposes. The governing body of the Company is a Board of Directors whose members are elected by the Members of the Company. The Articles of Association enable the Board to determine membership criteria and admit new members at their discretion. Each member is entitled to vote at general meetings.

BOARD OF DIRECTORS

The Board of Directors, all of whom are Members of the Charity and are Trustees, is required to conduct the affairs and the general business of the Charity and meets a minimum of six times per year. Under Article 40 of its Articles of Association the Charity is required to have a minimum of three Board members, with no upper limit. Membership of the Board is currently as listed on page 15.

New members of the Board are co-opted by existing Trustees to maintain or augment the range of skills and experience appropriate to the needs and activities of the Charity and subsequently proposed for election by the Members at the next general meeting.

On appointment, new Trustees are provided with appropriate Charity Commission guides, training materials, a set of the Charity's policies, the current Strategic Plan, the latest Statutory Accounts and an outline of their duties and responsibilities. They also have access to a copy of the Articles of Association. New Trustees meet with the Chief Executive to undertake an induction process.

The Board delegates responsibility for the day-to-day management of the Charity to the Chief Executive and the Senior Management Team (SMT). The SMT reports to the Board on the performance of their respective departments against the Strategic Plan set out by the Trustees and financial and operational trends measured against the annually approved budget. Key performance indicators are in place to assist this process. The Charity is supported by a team of specialist professional advisors listed on page 15.

PAY POLICY FOR SENIOR STAFF

The Board considers that the Trustees and the Senior Leadership Team comprise the key management personnel of the charity in charge of directing and controlling, running and operating the charity on a day to day basis. All Trustees give of their time freely and no Trustee received remuneration in the year. The pay of the senior staff is reviewed annually and normally increased in accordance with earnings in similar organisations in the sector

INVESTMENT POLICY AND PERFORMANCE

The Charity has wide powers of investment and can delegate these powers to professional investment managers entitled to carry out such business under the Financial Services and Markets Act 2000.

The Charity holds funds for investment mainly in the form of restricted funds for projects awaiting completion and due diligence checks. These funds are held in a liquid format enabling ready access. In addition, the Charity has embarked on a series of social impact investments through loan finance, details of which are shown at note 8.

UJIA GRANT MAKING POLICY

The Charity distributes funds in fulfilment of its aims as expressed in its Mission Statement. Funds are allocated towards a range of educational and welfare projects in Israel that serve the needs of all Israelis, especially those from disadvantaged communities. Funds are also allocated towards the renewal of Jewish life in the United Kingdom, through support of a variety of innovative educational programmes and projects, particularly those oriented towards young people. All grants given are monitored closely and, when material, are subject to written reports and site visits.

CONNECTED CHARITIES

The Charity was established to act as a focal point for charities concerned with Jewish education in the United Kingdom and work in saving Jewish life in Israel and the Near & Middle East by providing assistance and support for refugees and new immigrants and making suitable provision for their education and welfare, in accordance with charity law in the UK.

On 31 March 1998, the Charity entered into an agreement with the connected charities, the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") (registered charity no: 256689), the JJCT Charity (registered charity no: 1043047 - which ceased operations in September 2002 and ceased to be a registered charity on 20 September 2006) and the Society of Friends of Jewish Refugees ("SFJR") (registered charity no: 227889), under which and over a period of time, the activities and funds of those charities would be transferred to the Charity. On 1 April 1998, this Charity became sole corporate trustee of the other charities. This amalgamation was pursued to streamline the administration of all these connected charities, to achieve economies of scale and to provide a clearer focus for fundraising efforts.

Although the activities transferred to date are being administered and accounted for as restricted funds of the Charity, this does not make the transferor charities themselves "special trusts" of the UJIA; nor are they considered to be "branches" of the Charity in the absence of any Uniting Direction by the Charity Commission. Separate accounts have therefore been prepared for them for the year to 30 September 2020.

RESERVES

The Trustees have considered the financial risks associated with the various income streams and expenditure types and wishes to hold reserves sufficient to protect the ongoing programmes of the UJIA from unexpected variations in income. The Trustees' intention prior to Covid-19 was to maintain unrestricted reserves of some £3m to meet this objective. At the balance sheet date, general unrestricted reserves were £3,193,000 (2019: £3,176,000). While it is impossible to predict the impact of the Covid-19 pandemic, an initial revised budget still shows an adjusted positive unrestricted reserve balance in September 2021 after required allocation from reserves towards charitable activities.

Our Trustees and Finance Committee continually review our finances and concluded that the charity was in a position to enhance its programme with a responsible, partial release of funds from within its reserves.

In addition, the Trustees have designated a sum of £720,000 for a variety of projects in the UK and Israel. This is expected to be spent over a 3-4 year period.

In the opinion of the Trustees, the assets of the Charity are sufficient to meet its liabilities and consequently we have a reasonable expectation that we have adequate resources to continue in operational existence for the foreseeable future. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

EQUAL OPPORTUNITIES POLICY

The Charity is committed to promoting equal opportunities in employment. Applications for employment by disabled people are always fully considered, bearing in mind the aptitudes of the applicant concerned and any reasonable adjustment in line with the Equality Act 2010. We seek to support disabled people applying for employment and will consider their application as fairly and fully as possible. Every reasonable effort is made to ensure that, if a member of staff becomes disabled during their employment with the Charity, their employment continues and additional training and support is provided.

It is the policy of the Charity that members of staff receive equal treatment regardless of disability. Training, career development and promotion of disabled people will, as far as possible and with any reasonable adjustment, be identical to that of other employees.

TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors for the purposes of English company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions, disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Charity's constitution. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as each of the Trustees at the date of this report is aware, there is no relevant audit information of which the Charity's auditor is unaware. Each Trustee has taken all the steps that he/she ought to have taken as a Trustee in order to make himself/herself aware of any relevant audit information and to establish that the Charity's auditor is aware of that information.

AUDITORS

Haysmacintyre LLP have indicated their willingness to be reappointed as statutory auditor.
This report, which incorporates the Strategic Report, was approved by the Board of Trustees on 27 May 2021.

Louise Jacobs, Chairman



ANNUAL REPORT & FINANCIAL STATEMENTS

TRUSTEES:

Louise Jacobs (Chairman)

Rafi Addlestone

Melvin Berwald

Karen Goodkind

Ruth Green (resigned 18 March 2021)

Steven Kaye

Marc Lester

Brian May

Jonathan Morris

Hilton Nathanson

Warren Persky

David Pliener (appointed 18 March 2021)

Miles Webber

Nici Wertheim

CHIEF EXECUTIVE:

Mandie Winston

SOLICITORS:

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Chartered Accountants
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London EC4R 1AG

REGISTERED OFFICE:

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London NW5 2RZ



STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE

INCOME FROM:	Notes	Unrestricted Funds 2020 £'000	Restricted Funds 2020 £'000	**Total 2020 £'000**	Total 2019 £'000
Voluntary Income					
Donations		4,384	2,211	**6,595**	7,091
Tax refunds		206	-	**206**	309
Legacy Income		1,021	159	**1,180**	2,122
Investment Income					
Income from trading subsidiaries (net)	2	116	-	**116**	80
Bank interest received		95	-	**95**	70
Other Income		22	-	**22**	108
Total Income		5,844	2,370	**8,214**	9,780
EXPENDITURE ON:					
Raising Funds		1,605	21	**1,626**	1,762
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES					
Galil Initiatives					
Educational Infrastructure (Capital Projects)	3	87	149	**236**	460
Educational programmes	3	488	313	**801**	2,053
Social Welfare & Medical programmes	3	11	-	**11**	107
Employment & Small Business programmes	3	77	13	**90**	82
Other Programmes in Israel					
Educational Infrastructure (Capital Projects)	3	402	910	**1,312**	82
Educational programmes	3	354	564	**918**	720
Social Welfare & Medical programmes	3	10	24	**34**	212
Employment & Small Business programmes	3	23	22	**45**	76
CHARITABLE EXPENDITURE ON UK PROGRAMMES					
Educational programmes	3	1,914	231	**2,145**	2,047
Israel Experience	3	108	139	**247**	948
Research & Evaluation	3	65	-	**65**	55
Living Bridge Programmes	3	-	-	-	97
Community Education & Awareness	3	871	97	**968**	981
Welfare	3	17	9	**26**	21
Total expenditure	4	6,032	2,492	**8,524**	9,703
NET (EXPENDITURE)/INCOME FOR THE YEAR		(188)	(122)	**(310)**	77
Reconciliation of funds:					
Funds brought forward at 1 October 2019		4,101	2,223	**6,324**	6,247
Funds carried forward at 30 September 2020		3,913	2,101	**6,014**	6,324

There are no gains or losses other than as shown above. All activities are continuing. Comparative figures for restricted and unrestricted income and expenditure for the Statement of Financial Activities are shown in note 16.

The notes on pages 19 to 30 form part of these financial statements



BALANCE SHEET

	Notes	£'000	30 Sept 2020 £'000	£'000	30 Sept 2019 £'000
TANGIBLE FIXED ASSETS	7		**66**		101
SOCIAL INVESTMENTS	8		**454**		413
CURRENT ASSETS					
Debtors	10	**1,248**		2,199	
Cash at Bank and in hand		**8,359**		8,174	
		9,607		10,373	
CREDITORS amounts falling due within one year	11	**(3,657)**		(4,009)	
NET CURRENT ASSETS			**5,950**		6,364
CREDITORS amounts falling due after more than one year					
Pension Deficit Reduction Contributions	15		**(456)**		(554)
NET ASSETS LESS TOTAL LIABILITIES			**6,014**		6,324
REPRESENTED BY					
Unrestricted funds	12				
- General		**3,193**		3,176	
- Designated		**720**		925	
			3,913		4,101
Restricted funds	12		**2,101**		2,223
			6,014		6,324

Approved and authorised for issue by the Trustees on 27 May 2021 and signed on their behalf:

Louise Jacobs

Warren Persky



CASH FLOW STATEMENT

	2020 £'000	2019 £'000
Reconciliation of net outgoing resources to net cash inflow / (outflow) from operating activities		
Net income	**(310)**	77
Depreciation	**56**	56
Interest received	**(95)**	(70)
(Increase) / Decrease in debtors	**951**	(105)
Increase/ (Decrease) in creditors	**(352)**	254
Increase/ (Decrease) in long term liabilities	**(98)**	98
Net cashflow from operating activities	**152**	114
Net cashflow from operating activities	**152**	114
Cash flow from investing activities		
Bank interest received	**95**	70
Sale/ (Purchase) of fixed assets	**(21)**	-
Social Impact Investments	**(41)**	(280)
Net change in cash and cash equivalents in the period	**(185)**	(96)
Cash and cash equivalents at the beginning of the period	**8,174**	8,270
Cash and cash equivalents at the end of the period	**8,359**	8,174

The notes on pages 19 to 30 form part of these financial statements



NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

(a) Statement of compliance and Basis of Accounting

The financial statements are prepared under the historical cost convention which is consistent with the prior year. The format of the financial statements has been presented to comply with the Companies Act 2006, Charities Act 2011, FRS102 The Financial Reporting Standard applicable in the UK and Ireland and the Statement of Recommended Practice Accounting and Reporting by Charities ("SORP 2019"). The Charity is a Public Benefit Entity as defined by FRS102.

The Charity purchased the share capital of Design & Promotions Limited (now renamed "UJ Events Plus Limited) on 1 April 1999 for a consideration of £26. The share capital of UJIA Legacy Services Limited was acquired on 26 March 2012 for a consideration of £1. In the opinion of the Trustees, the activities of both companies are immaterial to the group as a whole and therefore consolidated financial statements have not been prepared. The companies' results and net asset position at 30 September 2020 are set out in note 2 below.

(b) Going concern

Having assessed the Charity's financial position, its plans for the foreseeable future, the Trustees are satisfied that it remains appropriate to prepare the financial statements on the going concern basis. This assessment has been based on the review of budgets and forecasts prepared to cover a period in excess of 12 months from the date the accounts are approved. This assessment has considered the risks and uncertainties faced by the charity such as the continued impact of the Covid-19 pandemic.

(c) General information

The Charity is a company limited by guarantee, incorporated in England and Wales (company number: 3295115) and a charity registered in England and Wales (charity number: 1060078) and Scotland (charity number: SC 039181). The Charity's registered office address is 1 Torriano Mews, London NW5 2RZ.

(d) Income

Income is included in the SOFA when the charity is legally entitled to the income, receipt is probable and the amount can be measured reliably.

i) Donation income Is typically accounted for on a receipts basis.
ii) Income from Gift Aid is recognised on an accruals basis, in line with the recognition of the underlying donation.
iii) Pecuniary legacies are recognised once probate has been granted and notification of entitlement has been received. Residuary legacies are recognised when probate is granted and there is sufficient information to value them and any conditions attached to the legacy are either within the control of the charity or have been met.
iv) Interest received is accounted for on an accruals basis.

(e) Expenditure

Expenditure is recognised as soon as the related liability is incurred and has been classified under headings that aggregate all costs relating to that category. Liabilities are recognised as soon as there is a legal or constructive obligation committing the Charity to the expenditure.

Employment benefits, including holiday pay, are recognised in the period in which they are earned. Termination benefits are recognised in the period in which the decision is made and communicated to the relevant employee(s).

Expenditure on raising funds comprises trading costs, fundraising costs and finance costs. Finance costs comprise interest payable and depreciation.

Expenditure on charitable activities comprises

i) Charitable grants in respect of Israel programmes as set out in note 3;
ii) U.K. Programmes implemented by the Charity as set out in note 3;
iii) Education & Communal awareness programmes to raise awareness and inform the public about the work of the Charity;
iv) Allocations to institutions participating in the Kol Nidre Appeal; and
v) Sundry Welfare payments.

Restricted fund expenditure represents funds passed on to other organisations in satisfaction of the specific criteria under which they were raised.

Support costs represent indirect costs relating to raising funds and the Charity's charitable activities. Support costs, including governance costs, are allocated to activities on bases that represent the Trustees' best estimate of actual use. The bases used to allocate costs to the above categories of expenditure are set out in note 5.

Governance costs comprise the costs of running the charity, including strategic planning for its future development, auditors' remuneration, certain legal costs and all costs of complying with constitutional and statutory requirements, such as costs of Board meetings and of preparing the statutory accounts. In accordance with the provisions of SORP 2019, governance costs are now included within support costs.

Staff costs are allocated according to the functions of staff as well as an estimate of the time spent by them in promoting the programmes of the Charity.

(f) Grants Payable Policy

Grants payable are charged when the offer is conveyed to the recipient and all the conditions attaching to these grants are fulfilled. In the case where grants payable are dependent on donations receivable, the grant payable does not become a commitment until the donation is received.

(g) Tangible Fixed Assets and Depreciation

Tangible fixed assets are initially recognised at cost. Items of furniture, apparatus and equipment, and desk or laptop computers, costing less than £2,000 are charged against income in the year of purchase. Assets with a cost of £2,000 or more are capitalised and stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset on a straight-line basis over its expected useful life as follows:

Freehold Premises	2%
Leasehold Premises	over life of lease
Computer Equipment	between three and six years
Assets under Finance Lease	over life of lease

The carrying values of tangible fixed assets are reviewed for impairment in accordance with the requirements of FRS102.

(h) Social Investments

Social Impact Investments are programme related loans which are initially recognised at the amount paid. The carrying amount is adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for any impairment.

(i) Financial instruments

Basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable are accounted for on the following basis:

Cash and cash equivalents

Cash and cash equivalents includes cash in hand, deposits held at banks, other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. Bank overdrafts, when applicable, are shown within current liabilities.

Debtors and creditors

Debtors and creditors are measured at the transaction price less any provision for impairment. Any losses arising from impairment are recognised as expenditure.

Bank borrowings

Liabilities for borrowings which are subject to a market rate of interest are measured at the value of the amount advanced, less capital repayments.

(j) Leasing

Assets obtained under finance leases and hire purchase contracts are capitalised in the balance sheet and depreciated over their estimated useful lives. The interest element of the rental obligations is charged to the Statement of Financial Activities over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding.

Rentals payable under operating leases are charged to the Statement of Financial Activities as incurred over the term of the lease.

(k) Investments

Investments are included at market value at the balance sheet date. The investments are considered to be fully impaired when they are received with sales restrictions or a reliable valuation cannot be obtained.

Any realised and unrealised gains and losses on revaluation or disposals are combined in the statement of financial activities. Income from investments is included in the year in which it is received.

(l) Pensions

Contributions to the Zionist Federation Staff Pension Scheme defined contribution pension scheme and to employees' personal pensions are recognised as expenditure when they fall due. The Zionist Federation Staff Pension Scheme (ZFSPS) is a multi-employer defined benefit scheme for which the Charity's share of the underlying assets and liabilities cannot be separately identified. This scheme is therefore accounted for as a defined contribution scheme in accordance with section 28 of FRS102.

Service costs, curtailments, settlement gains and losses, net financial returns and remeasurement gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Changes in the assets and liabilities of the scheme in the year are disclosed and allocated as follows:

- Changes relating to current or past service costs and gains and losses on settlements and curtailments and pension finance costs arising from changes in the net of the interest costs and expected return on assets, are allocated to the relevant activity heading based on staff costs of employees within the scheme.
- Pension finance charges arising from similar changes are recognised as outgoing resources.
- Remeasurement gains and losses arising are recognised as other recognised gains and losses.

The assets, liabilities and movements in the surplus or deficit of the scheme are calculated by qualified independent actuaries as an update to the latest full actuarial valuation.

Details of the scheme assets and liabilities and major assumptions are shown in note 15.

(m) Foreign exchange

Exchange differences on US Dollar or Israeli Shekel balances held at the end of the financial year for projects pending transfer are treated as charitable expenditure.

(n) Taxation

As a registered charity within the definition of Section 2020 of the Corporation Tax Act 2010, the charity is exempt from taxation on the surpluses generated by its charitable activities. Irrecoverable VAT is not separately analysed and is charged to the SOFA when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates.

(o) Funds

General funds comprise the accumulated surplus or deficit from the Statement of Financial Activities which is not restricted nor designated funds. They are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Designated funds comprise funds that have been set aside at the discretion of the Trustees for specific purposes. The purpose and use of the designated unrestricted funds are set out in the notes to the accounts.

Restricted income funds comprise unexpended balances of donations and grants held in trust to be applied for specific purposes.

2. INCOME FROM SUBSIDIARY COMPANIES

The results of the Charity's subsidiary, UJ Events Plus Limited, which is not consolidated (see note 1(a)), are as follows:

	2020 £'000	2019 £'000
Turnover	**214**	368
Less: Cost of sales	**(81)**	(257)
Net Operating income	**133**	111
Less: Administrative expenses	**(17)**	(31)
	116	80
Add: Other income	**-**	-
Operating profit	**116**	80
Deed of Covenant payments to UJIA	**(116)**	(80)
Retained profit for the year retained in subsidiary	**-**	-
Retained profit brought forward	**-**	-
Retained in subsidiary	**-**	-

At the balance sheet date, the net assets of UJ Events Plus Limited amounted to £27.

UJIA Legacy Services Ltd, which is not consolidated, had no income or expenditure in 2020. It was wound up as at 31 December 2020. At the balance sheet date there were net assets of £1.

3. ANALYSIS OF EXPENDITURE ON CHARITABLE ACTIVITIES

ISRAEL PROGRAMMES	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	**Total 2020 £'000**	Total 2019 £'000
Galil Initiatives					
Educational Infrastructure (Capital Projects)	177	51	8	**236**	460
Educational programmes	750	27	24	**801**	2,053
Social Welfare & Medical programmes	11	-	-	**11**	107
Employment & Small Business programmes	82	8	-	**90**	82
Other Programmes in Israel					
Educational Infrastructure (Capital Projects)	1,224	12	76	**1,312**	82
Educational programmes	860	11	47	**918**	720
Social Welfare & Medical programmes	30	2	2	**34**	212
Employment & Small Business programmes	41	2	2	**45**	76
UK PROGRAMMES					
Educational programmes	1,032	744	369	**2,145**	2,047
Israel Experience	72	117	58	**247**	948
Research & Evaluation	-	44	21	**65**	55
Living Bridge Programmes	-	-	-	**-**	97
Community Education & Awareness	227	741	-	**968**	981
Welfare	26	-	-	**26**	21
	4,532	1,759	607	**6,898**	7,941

All funds allocated by the Charity for expenditure in Israel are restricted to projects within its internationally recognised borders. Support costs mainly represent staff related expenditure.

Comparative figures for 2019 as are as follows:

ISRAEL PROGRAMMES	Grants £'000	Other Charitable expenses £'000	Support & Governance costs £'000	**Total 2019 £'000**
Galil Initiatives				
Educational Infrastructure (Capital Projects)	446	(8)	22	**460**
Educational programmes	1,988	(35)	100	**2,053**
Social Welfare & Medical programmes	61	41	5	**107**
Employment & Small Business programmes	80	(2)	4	**82**
Other Programmes in Israel				
Educational Infrastructure (Capital Projects)	80	(2)	4	**82**
Educational programmes	694	(9)	35	**720**
Social Welfare & Medical programmes	194	8	10	**212**
Employment & Small Business programmes	51	21	4	**76**
Absorption & Victim Support	-	-	-	**-**
UK PROGRAMMES				
Educational programmes	1,018	666	363	**2,047**
Israel Experience	21	556	171	**948**
Research & Evaluation	-	45	10	**55**
Living Bridge Programmes	-	79	18	**97**
Community Education & Awareness	324	657	-	**981**
Welfare	21	-	-	**21**
	5,178	2,017	746	**7,941**

The number of grants to institutions in the year was 113 (2019 – 132) and values were as follows.

	2020 £'000	2019 £'000
UJIA Israel	1,047	831
Aleh	794	-
Jewish Agency for Israel	787	749
Union of Jewish Students	118	77
Federation of Zionist Youth	105	171
King David High School Manchester	103	125
Karmiel Youth Village	93	135
B'nei Akiva	83	164
RSY Netzer	71	111
Maccabi GB	67	103
NOAM	57	62
Amit Mischon School in Hatzor	50	30
Danciger High School	47	89
Atidim	30	120
Equaliser	7	30
Bell Scholarships for Tel Hai University	-	230
Dror Educators Kibbutz in Akko	-	219
Netiv Tefachot Dormitories	-	112
Other grants and bursaries	1,073	1,745
	4,532	5,178

A full list of grants made to institutions of £1,000 and above is available on request from the registered office of the Charity. It should be noted that the grant to UJIA Israel in 2020 included funds for charitable activities in 2019 which had not been granted to them by the time that 2019 accounts had been signed.

4. SUPPORT & GOVERNANCE COSTS

	Staff Costs £'000	Other Costs £'000	**Total 2020 £'000**	Total 2019 £'000
Raising Funds	887	739	**1,626**	1,762
Charitable activities	1,571	5,327	**6,898**	7,941
	2,458	6,066	**8,524**	9,703

Included in other costs are audit fees of £28,752 (2019 £23,040).

Operating lease payments during the year were £237,500 (2019: £250,000). Foreign exchange losses (2019 - gains) during the year were £25,000 (2019: (£104,000)).

Comparative figures for 2019 are as follows:

	Staff Costs £'000	Other Costs £'000	**Total 2019£'000**
Raising Funds	881	881	**1,762**
Charitable activities	1,648	6,293	**7,941**
	2,529	7,174	**9,703**

5. STAFF COSTS AND NUMBERS & COSTS OF KEY MANAGEMENT PERSONNEL

Staff costs comprise the following:	2020 £'000	2019 £'000
Salaries	2,143	2,197
National insurance	210	217
Pension scheme contributions	105	115
	2,458	2,529

Redundancy payments of £95,000 (2019 - £100,000) were made during the year. Staff related costs including recruitment were £78,000 (2019 £68,000).

The average total number of staff during the year, including those who worked part-time and maternity cover was 61 (full-time equivalent 44) (2019 was 58 - full time equivalent 51). No provision has been made for accrued holiday pay since the amounts involved were not material.

The number of employees whose earnings in the year in relation to time spent on the Charity's affairs exceed the equivalent of £60,000 p.a. excluding pension contributions was:

	2020 £'000	2019 £'000
£60,000 - £70,000	-	-
£70,000 - £80,000	1	2
£80,000 - £90,000	2	2
£90,000 - £100,000	1	-
£100,000- £110,000	2	1
£110,000 - £120,000	-	2
£140,000 - £150,000	2	1

The total pension contributions for those earning in excess of £60,000 in the year was as follows:

	£'000
Under money purchase schemes (5 people):	29
Under final salary schemes:	-
	29

Staff costs are allocated according to the functions of the staff and form part of UK Educational programmes, Fundraising and Support, as appropriate.

The Charity considers that its key Management personnel comprise its Trustees and Senior Management Team. The total employer benefits including employer NIC, and pension contributions paid to the Senior Management Team were £607,000 (2019 - £651,000).

The Charity has an insurance policy that protects the Charity from losses arising from the negligence or default of its Trustees and Officers by indemnifying the charitable funds against the consequences of such neglect or default. The cost to the Charity of this insurance for the year was £4,726 (2019 - £4,004).

6. DIRECTORS' EMOLUMENTS

No remuneration or re-imbursement of expenses were paid to the Trustees during the year (2019- £Nil).

7. TANGIBLE FIXED ASSETS

	Freehold Property 2020 £'000	Leasehold Property 2020 £'000	Computer Equipment & Software 2020 £'000	**Total 2020 £'000**
Cost				
As at 1 October 2019	80	262	324	**666**
Additions	-	-	21	**21**
Disposals	-	-	-	**-**
As at 30 September 2020	80	262	345	**687**
Depreciation				
As at 1 October 2019	32	209	324	**565**
Charge for year	2	53	1	**56**
Disposals	-	-	-	**-**
As at 30 September 2020	34	262	325	**621**
Net Book Value as at 30 September 2020	46	-	20	**66**
Net Book Value as at 1 October 2019	48	53	0	**101**

Freehold property represents the Charity's office in Leeds.

8. SOCIAL INVESTMENTS

	2020 £'000	2019 £'000
Koret Economic development Fund for Ethiopian Community	86	86
Jindas Urban renewal in Lod	-	-
Desert 19 bookkeeping service	31	42
Lev19 bookkeeping service in Tsfat	39	42
Games for Peace	34	37
Enosh	66	85
Ampersand	85	85
Lotus Ussefiya	57	-
Hadarim Equity	56	-
Beit Issy Shapiro	-	36
Total	**454**	**413**

Social Impact (Programme Related) Investment loans are approved after rigorous due diligence and approval by UJIA's Si3 Committee and Trustees. These unsecured loans are normally repayable over a period of 3 to 5 years. Interest is charged at 2 to 5% per annum.

	£'000
Amounts repayable within one year	48
Amounts repayable after one year	406
	454

9. OPERATING LEASE COMMITMENTS

	2020 £'000	2019 £'000
At 30 September 2020 the total of the future minimum lease payments are:		
Land and buildings:		
Not later than one year	**237**	250
Later than one year and not later than five years	**250**	250
Total	**487**	500

10. DEBTORS

	2020 £'000	2019 £'000
Accrued legacy income	**713**	1,521
Amount due from trading subsidiary companies	**116**	80
Other debtors & prepayments	**419**	598
Total	**1,248**	2,199

11. CREDITORS: AMOUNTS DUE WITHIN ONE YEAR

	2020 £'000	2019 £'000
Jewish Philanthropic Association for Israel and the Middle East	**2,274**	2,533
Amount due to trading subsidiary companies	**79**	22
Other creditors	**1,049**	490
Other taxation and social security	**55**	45
Pension deficit reduction contributions (see note 16)	**104**	87
Accruals and deferred income	**96**	832
Total	**3,657**	4,009

12. ANALYSIS OF MOVEMENT IN RESTRICTED FUNDS

PROJECT NAME	Balance B/fwd. 1 Oct 2019 £'000	Income during year £'000	Expenditure during year £'000	**Closing balance 30 Sept 2020 £'000**
Israel programmes				
Bell Scholarships (Tel Hai)	478	-	(5)	**473**
Danciger High School	67	6	-	**73**
Neve Michael Youth Village	84	-	-	**84**
Zefat Nursing School	311	50	(39)	**322**
Western Galilee College	93	27	(13)	**107**
Legacy for forestry	101	-	(3)	**98**
Kiryat Bialik	50	-	(50)	**-**
Carmiel Children's Village	-	155	(57)	**98**
Other Israel projects (including fundraising)	526	1,180	(1,397)	**309**
UK programmes				
Mamlock House Fund	266	-	(14)	**252**
Ashdown Fellows	70	-	(21)	**49**
Birthright Programme	58	40	(32)	**66**
JAFI Youth Movement support	-	470	(470)	**-**
Reshet	50	74	(103)	**21**
Other UK programmes	69	278	(305)	**42**
	2,223	2,280	(2,509)	**1,994**

13. ALLOCATION OF FUNDS

	Unrestricted Funds £'000	Restricted Funds £'000	**Total Funds £'000**
Fixed Assets	66	-	**66**
Social Investments	454	-	**454**
Net current assets	3,956	1,994	**5,950**
Creditors due after one year	(456)		**(456)**
	4,020	1,994	**6,014**

Comparative figures for 2019 are as follows:

	Unrestricted Funds £'000	Restricted Funds £'000	**Total Funds £'000**
Fixed Assets	101	-	**101**
Social Investments	413	-	**413**
Net current assets	4,141	2,223	**6,364**
Creditors due after one year	(554)		**(554)**
	4,101	2,223	**6,324**

Restricted funds comprise funds provided by the donor for a specific purpose or in support of a specific project. Information about some of the projects currently being supported are provided in the Report of the Trustees and further information can be made available upon request from our Registered Office.

Unrestricted funds comprise general donations which can be used at the discretion of the Trustees in accordance with the general aims and objectives of the Charity. These include funds which have been separately identified and designated by the Trustees for specific projects of £720,000. These include £672,000 earmarked for projects in Israel, the nature of which has yet to be determined. The balance is for specific projects that have been approved by the Trustees.

The movement in designated funds was as follows:

	2020 £'000	2019 £'000
Opening balance	925	1,002
Received	422	423
Remitted	(627)	(500)
Closing Balance	720	925

14. RELATED PARTY TRANSACTIONS

Two Trustees of UJIA are Trustees of UJIA Israel, and UJIA staff act in a supervisory capacity as part of the financial control process in UJIA Israel. UJIA does not have control over UJIA Israel since UJIA acts in a supervisory capacity only. Some UJIA Israel staff act as agents of UJIA in monitoring the implementation of programmes in Israel. During the year, grants were made of £1,047,000 (2019 - £831,000) towards UJIA Israel's monitoring and core programme costs. At 30 September 2020, UJIA owed UJIA Israel £45,116 (2019: £38,918) in respect of operational costs.

No payments were made to Trustees in the year for professional services. One Trustee, Jonathan Morris, is a partner in Bryan Cave Leighton Paisner LLP which did not provide any service to the Charity in the year.

During the year, individual Trustees donated a total of £119,435 (2019 - £133,544) to the Charity.

15. PENSION SCHEME COSTS

The Charity participates in a multi-employer final salary pension scheme, the Zionist Federation Staff Pension Scheme ("ZFSPS"). As a result it is not possible to identify the assets and liabilities of the scheme that are attributable to the Charity. The Charity also provides pensions for other pensioners who are not covered by formal pension arrangements.

The last report by the actuary of the ZFSPS covered the period to 6 April 2020. The valuation report stated that the market value of the entire scheme's assets was £12,608,000 and that this represents 87% of the funding level required by the scheme. The report recommended a normal contribution rate of 44% for employers.

The Charity has recognised a provision in these financial statements, for additional special (deficit reduction) contributions to cover a potential deficit in the ZFSPS. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement relating to the deficit. The present value is calculated using a discount rate of 1%, which represents the interest rate available to the charity rounded up to the nearest whole per cent. The liability is shared with the Jewish Philanthropic Association for Israel & the Middle East ("JPAIME") which is responsible for funding the pensions of those pensioners who were deferred and did not become employees of UJIA when the Charity started operations in January 1997.

The movements on the provision are:

	2020 £'000	2019 £'000
Provision at start of period	**641**	756
Deficit contributions paid	**(104)**	(104)
Unwinding of discount factor	**1**	1
Remeasurement due to change in contributions	**(22)**	(12)
	560	641

Split as follows:

Due within one year	**104**	87
Due after one year	**456**	554
	560	641

Other organisations also contribute to the deficit funding agreement and the net present value of their contributions has been included in these accounts. The amounts for these included within other debtors and prepayments are £358 (2019: £472).

The UJIA also contributes to individual money purchase schemes for eligible staff members. The charge in the accounts represents normal contributions payable to the ZFSPS fund of £19,000 (2019: £20,000) and to the money purchase schemes of £101,000 (2019: £76,000).

16. COMPARATIVE FIGURES FOR PRIOR YEAR STATEMENT OF FINANCIAL ACTIVITIES

INCOME AND EXPENDITURE				
INCOME FROM:	Notes	Unrestricted Funds 2019 £'000	Restricted Funds 2019 £'000	**Total 2019 £'000**
Voluntary Income				
Donations		4,612	2,479	**7,091**
Tax refunds		309	-	**309**
Legacy Income		2,122	-	**2,122**
Investment Income				
Income from trading subsidiaries (net)	2	80	-	**80**
Bank interest received		70	-	**70**
Other income		108	-	**108**
Total Income		7,301	2,479	**9,780**
EXPENDITURE ON:				
Raising Funds		1,734	28	**1,762**
CHARITABLE EXPENDITURE ON ISRAEL PROGRAMMES				
Galil Initiatives				
Educational Infrastructure (Capital Projects)		224	236	**460**
Educational programmes		1,324	729	**2,053**
Social Welfare & Medical programmes		33	74	**107**
Employment & Small Business programmes		82	-	**82**
Other Programmes in Israel				
Educational Infrastructure (Capital Projects)		82	-	**82**
Educational programmes		167	553	**720**
Social Welfare & Medical programmes		39	173	**212**
Employment & Small Business programmes		76	-	**76**
CHARITABLE EXPENDITURE ON UK PROGRAMMES				
Educational programmes		1,873	174	**2,047**
Israel Experience		753	195	**948**
Research & Evaluation		55	-	**55**
Living Bridge Programmes		97	-	**97**
Community Education & Awareness		885	96	**981**
Welfare		-	21	**21**
Total expenditure	4	7,424	2,279	**9,703**
NET (EXPENDITURE)/INCOME FOR THE YEAR		(123)	200	77
Reconciliation of funds:				
Funds brought forward at 1 October 2018		3,936	2,311	6,247
Movement between funds		288	(288)	
Funds carried forward at 30 September 2019		4,101	2,233	6,324

INDEPENDENT AUDITORS' REPORT

We have audited the financial statements of the United Jewish Israel Appeal for the year ended 30 September 2020 which comprise Statement of Financial Activities, the Balance Sheets, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2020 and of the charitable company's net movement in funds, including the 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 Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and 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.

RESPONSIBILITIES OF TRUSTEES FOR THE FINANCIAL STATEMENTS

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

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

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

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 auditor's report.

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 trustees' 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 trustees are responsible for the other information. The other information comprises the information included in the Report of the Trustees. 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.

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.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the Report of the Trustees (which incorporates the strategic report and the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees (which incorporates the strategic report and the directors' report) has been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees (which incorporates the strategic report and the directors' report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charity Accounts (Scotland) Regulations (as amended) require us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Adam Halsey (Senior Statutory Auditor)
For and on behalf of Haysmacintyre LLP, Statutory Auditors
27 May 2021

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