THE JEWISH DEAF ASSOCIATION

England & Wales · Charity number 1105845

Details

Status	Registered
Legal form	Charitable company
Company number	04983830
Registered	2004-09-13
Register	View on the Charity Commission register

Contact

Address	Julius Newman House Woodside Park Road North Finchley London N12 8RP
Phone	02084460502
Email	mail@jewishdeaf.org.uk
Website	www.jdeaf.org.uk

Activities

Objects: THE OBJECT OF THE ASSOCIATION ("THE OBJECT") IS TO PROMOTE ANY CHARITABLE PURPOSE FOR THE SUPPORT AND ASSISTANCE OF PERSONS WITH ALL LEVELS OF HEARING LOSS OR HEARING RELATED PROBLEMS ("CLIENTS"). THE ASSOCIATION (ACTING THROUGH ITS BOARD) SHALL HAVE PARTICULAR REGARD TO THE RELIGIOUS, CULTURAL, SOCIAL AND PHYSICAL NEEDS OF CLIENTS WHO ARE OF THE JEWISH FAITH.

Activities: Provides a specialist community centre, practical and emotional support, information, outreach and advice to people with hearing loss, of all faiths or none. Services include day centre, social/cultural activities and support/advocacy services for Deaf/Deafblind British Sign Language users, Deaf Awareness training/support for care homes, technology room, lipreading classes and family services

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Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, Religious Activities, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Birmingham City
- Manchester City
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£1,339,554	£1,283,942	£1,374,661	20
2023-12-31	£991,616	£987,051	£1,324,852	20
2022-12-31	£1,105,155	£910,463	£1,306,172	19
2021-12-31	£737,397	£745,536	£1,191,050	17
2020-12-31	£583,069	£623,703	£1,146,116	20

Trustees

Name	Role	Appointed
TRUDY ELIZABETH-ANNE KLING	Chair	
Caroline Janner		2014-11-20
DUNCAN STEPHEN GEE		
MALCOLM GEOFFREY COHEN		2019-12-03
MIRA GOLDBERG		
Richard Ian Hasseck		2013-10-08
Robert Coe		

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THE JEWISH DEAF ASSOCIATION

England & Wales - Charity number 1105845

Accounts

Registered number: 04983830
Charity number: 1105845

THE JEWISH DEAF ASSOCIATION

(A Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

THE JEWISH DEAF **ASSOCIATION**
(A Company Limited by Guarantee)

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THE JEWISH DEAF ASSOCIATION
(A Company Limited by Guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY FOR THE YEAR ENDED 31 DECEMBER 2024

Trustees	Trudy King, Chair Duncan Gee LLB, Vice Chair Robert Coe BA (Econ) FCA, Hon Treasurer Richard Hasseck FCA Caroline Janner Mira Goldberg Malcolm Cohen
Company registered number	04983830
Charity registered number	1105845
Registered office	Julius Newman House Woodside Park Road North Finchley N12 8RP
Chief executive officer	Sue Cipin OBE
Independent auditors	Goldwins Limited 75 Maygrove Road West Hampstead London NW6 2 EG
Bankers	HSBC Bank Pie 196 Oxford Street London W1A 1EZ
Solicitors	J M Finn & Co 4 Coleman Street London EC2R 5TA

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024

Throughout this document:

*The word **Deaf** (with a capital D) is used to denote people most likely to be immersed in Deaf culture and communicate using British Sign Language.*

*The word **Deafblind** (with a capital D) is used to denote Deaf people who are also blind, and who communicate via hands-on sign language*

*The term **deaf** (with a little d) describes people who do not use sign language and identify more with the hearing world*

*The term **deaf** also combines the two, referring to everyone with a hearing loss.*

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 January 2024 to 31 December 2024. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective January 2015).

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

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 3rd December 2003 and registered as a charity on 31st August 2004. The company was established under a Memorandum of Association that established the objectives and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and, in accordance with the Memorandum and Articles of Association, are also required to be Members of the company. Under the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting.
The directors seek to ensure that the needs of the company's various client groups are appropriately reflected through the diversity of its governing Board.

Trustee Induction and Training

JDA Trustees are relevant to the work and needs of the charity and most of the existing trustees are familiar with the practical work of the charity through their long involvement with the organisation and its predecessor body. New trustees are required to attend a training session led by the Chief Executive to enable them to familiarise themselves with the charity and the context within which it operates.

Risk Management

Appropriate procedures and controls are in place to mitigate any significant or major risks the charity might face and to ensure compliance with the health and safety of staff, volunteers, clients and visitors to Julius Newman House. They are reviewed periodically to ensure they continue to meet the needs of the charity.

Public Benefit

In deciding the activities to be undertaken by the charity, the Board of Trustees has paid due regard to the public benefit guidance published by the Charity Commission in Section 4 of the Charities Act 2006.

Organisational Structure

The Board meets at least quarterly in accordance with the Articles of Association and is responsible for the charity's strategic direction and policy. Six members served during 2024. The Chief Executive attends board meetings on an ex-officio basis but has no voting rights.

The Chief Executive has operational responsibility for fundraising and service delivery and manages 5 full-time and 16 part-time workers including fully trained Support Workers, all fluent in British Sign Language, and a qualified hearing consultant. Professional interpreters, guides and lip-speakers are employed as and when required. The staff team is complemented by 35 volunteers whose contribution is integral to the work of the charity.

VISION

JDA's vision is of a world where there are no barriers to communication and understanding between deaf and hearing people: a world with respect, inclusion and equality.

MISSION

By informing, supporting and educating, our mission is to improve access, independence, equality and inclusion for people with a hearing loss, enabling everyone with hearing loss to get the very best out of life.

AIMS

- To increase access to information and services
- To reduce social exclusion and isolation and increase participation in the community
- To improve physical and mental health and wellbeing
- To enable full, active, safe, happy and independent lives

OBJECTIVES

The JDA's primary objective is to provide support to persons with all levels of hearing loss and related issues. Whilst the Company has particular expertise in meeting the religious, cultural and social needs of people of the Jewish faith, everyone is welcome; services are open to all and are firmly established as such.

Strategies to achieve our aims and objectives and deliver public benefit:

- Serving the wide-ranging information, advice, support, advocacy, social and care needs of Deaf/Deafblind, deafened and hard of hearing people of all ages, all methods of communication, all faiths and none
- Supporting people affected by the deafness of a child or other family member
- Enabling more fulfilling lives at home, at work, in the community and in care homes
- Breaking down barriers by promoting respect, inclusion and equality
- Working closely and collaboratively with other organisations providing complementary services
- Providing a culturally appropriate social environment and activity programme for our Jewish clients.

Geographical reach

The JDA is centrally situated in North Finchley in the London Borough of Barnet and we serve people from the surrounding boroughs and beyond. Our support extends across England, and occasionally overseas.

Fees and charges

In order to ensure equality with hearing people, who have free access to mainstream information and advice services, we keep our equivalent accessible services free of charge; we keep other charges low as the majority of our clients, particularly those aged 60+, are unemployed and on benefits.

Introduction

JDA staff and volunteers continue to facilitate effective communication and enable the deaf and hard of hearing people of our community to overcome the daily obstacles they face in our hearing world. Over the past year, JDA has enabled an estimated 2,781 Deaf, Deafblind, deafened and hard of hearing people to lead the very best life possible – also indirectly benefiting their families, medical professionals and other people working with them in an official or domestic capacity.

SERVICES / ACTIVITIES

A. SERVICES FOR OLDER DEAF / DEAFBLIND PEOPLE, MAINLY BRITISH SIGN LANGUAGE (BSL) USERS

Our older clients are multiply disadvantaged and extremely vulnerable. Excluded from mainstream day centre provision and support services, many turn to JDA as their sole source of support and companionship.

1. Support Services – enabling Deaf people to cope with whatever challenges life brings

JDA's team of skilled Support Workers, all fluent in BSL, provide personalised emotional and practical support, accessible information, befriending, guidance, counselling, interpreting and advocacy - at JDA's Deaf-friendly, purpose built, welcoming community centre, in clients' own homes, in hospitals and hospices, in care homes and out in the community. Our support includes:

- Official in-person/online/telephone meetings/accompaniment to appointments e.g. banks, solicitors, council services, utilities companies, domestic matters
- Accompaniment/interpreting at medical appointments, tests and procedures; liaising with medical professionals, ensuring effective communication/mutual understanding to enable clients to remain in the best possible health
- During illness/crisis/bereavement/in hospital/on discharge and after/end-of-life care
- Liaison with social services/assisted living facilities/care homes and other agencies as needed
- Increasingly intensive, sometimes daily, support for older Deaf/Deafblind people as their needs become more complex due to ageing, frailty, illness and/or dementia, including:
  - taking on next of kin and/or Power of Attorney
  - supporting them through moving home/the transition to residential care
  - ensuring they are treated with dignity and respect and that their end-of-life wishes are met
  - arranging funerals, tombstone consecrations, providing interpreters and transport as needed

There are no local residential homes catering for older Deaf/Deafblind people, so we ensure they receive the care they need to stay at home for longer. Working closely with clients' families, professional domiciliary care agencies and specialist freelancers, our dedicated team of Support Workers manage and oversee every aspect of their care, social and domestic life, keeping them safe, secure, happy and well, knowing they always have JDA to turn to.

Due to the increasingly complex needs of our clients, our Support Team had a particularly busy year carrying out considerably more interventions for the same number of clients (7,918 for 57 clients, up from 4,927 interventions in 2023) – of which 2,340 (2,246 in 2023) were medical i.e. arranging/ accompanying to medical appointments, interpreting, advocating, support through illness/hospitalisation.

2. Wednesday Club for older Deaf and Deafblind people who need support

76 Deaf/Deafblind people enjoyed a lively, weekly, year-round programme of stimulating social/ cultural/educational/religious events - made fully accessible by JDA staff, volunteers, personal carers and professional "hands-on" communicator/guides - with a hot, kosher 3-course meal and refreshments throughout the day. The usual number of participants is around 60 people but in 2024 more of our regular Dcafe participants increased our numbers by joining in some of the outings.

Our very popular on-site activities featured quizzes, games, discussions, sub-titled films, arts and crafts and interesting talks including Being a Police Officer, Ann's Trip to Japan, Life as an England Deaf Footballer, and Brinthan's trip to Malaysia and Singapore. Outings/BSL tours to places of interest included Old Royal Naval College in Greenwich, Frameless Art Exhibition, Museum of the Home, River Cruise, the Foundling Museum and the Supreme Court.
Our Jewish Deaf/Deafblind members participated in regular Jewish festival observances, culture and traditions from which they would otherwise be excluded. We also welcomed Israel's first Deaf Rabbi.

Happy Mondays, led by our Trustee Caroline Janner, enabled older Deaf and Deafblind people to enjoy an extra day out together, creating beautiful arts and crafts at JAMI's Headroom café.

As always, older people with impaired mobility and unable to travel independently were able to get out regularly, thanks to our volunteer drivers and by means of door-to-door transport in taxis when necessary.

Outcomes / Achievements

332 people benefited from Deaf Services (249 in 2023) in the following ways:

- **continued access** to support, care and information, enabling them to have a voice, make informed choices and achieve personal control
- improved physical, mental and emotional **health and wellbeing**
- alleviated isolation and exclusion
- reduced stress and anxiety
- improved quality and range of social/cultural/religious lives
- enhanced mental and physical stimulation
- increased participation in community life by ensuring everyone has full access and can be involved in the planning, delivery, evaluation and review of activities and services
- a sense of joy and purpose, having something to look forward to and **a place to belong**
- a greater sense of **inclusion, safety and security**, knowing we are there to help them cope
- better able to **live independently** at home and out of care for longer
- having their wishes honoured and being treated with **compassion, dignity and respect**
- having in place benefit entitlements, care packages, wills and funeral arrangements
- the **peace of mind** of knowing they are **cared for** and **not alone** in later life.

Independent Deaf Support Services (IDSS) – Information and Advice & Telephone/Translation

Our specialist IDSS workers meet the neglected support and interpreting/advocacy needs of Deaf people of all ages, faiths and nationalities at BSL Tuesdays weekly Drop-In with follow-up support. Beneficiaries are people who cannot access mainstream support, lack the language/ life skills to cope independently, and have nowhere else to turn for help with complicated paperwork, correspondence and phone calls. We deal with complex matters concerning benefits, housing, medical, utilities, abuse - often challenging bureaucratic errors, some of which could have serious consequences such as fines, court action, even eviction.

Our highly trained team of Deaf and hearing IDSS staff carried out 816 interventions for 65 clients in 2024 (758 interventions for 67 clients in 2023). JDA's Support Team provided more intensive support as needed.

Outcomes / Achievements

As a result of this service, vulnerable, often desperate Deaf people have access to the information, help and support they can't find anywhere else - to live life as they wish, remain mentally stable and the opportunity to become a part of our warm and welcoming supportive community where everyone is accepted.

They benefit from improved living conditions and financial circumstances, reduced stress and anxiety, improved health and wellbeing and increased independence and ability to make informed choices.
They find a greater sense of safety and security, knowing we are there to help them cope and avert crises.
Several of our clients also benefit from increased community involvement, confidence, skills and a sense of purpose by joining our volunteer workforce (mostly in Dcafe).

3. Dcafe and Dcafe Community – JDA's signing café, volunteer training scheme and community services

- **Dcafe** - Weekly kosher/dairy café for Deaf/Deafblind people, run by young unemployed Deaf volunteers, some with mental health issues, trained by JDA in customer service, cash handling, food & hygiene, working as a team, health & safety, etc. in a safe, supportive environment
- **Dcafe Community –** A lively programme of activities giving Deaf signers every chance to broaden their minds through interesting, stimulating and enjoyable discussions, games, celebrations of different cultures, encouraging everyone's involvement and run enthusiastically by Brinthan (JDA's Deaf Community Officer)..

Outcomes / Achievements

This extremely popular provision enables Deaf people who would otherwise be alone at home to meet up with friends and make new ones. They love the lively, inclusive atmosphere and delicious, freshly cooked food - and the stimulating activities and regular involvement in community life. 124 people attended over the year, with an average 30 people each week.

Dcafe Volunteer Training Scheme

In 2024 the programme benefited a further 8 unemployed Deaf volunteers who gained new skills/ qualifications and improved their confidence and self-esteem - enabling them to work as members of a team whilst making a useful contribution to the community and increasing potential for future progression into further education or paid jobs. One volunteer left to seek paid employment; 2 now attend college whilst still volunteering at Dcafe; one works part time in a charity shop. Another of our volunteers was promoted to Dcafe supervisor and was paid to come in on a Monday to oversee the prepping of the food.

4. JDA Computer Club – IT training led in BSL by a Deaf tutor

JDA Computer Club remained popular and continued to run on Zoom and at JDA's Community Centre.
8 Deaf people benefited regularly from improved IT skills, enhanced independence and increased access to information relating to hardware, software, smart phones, iPhones and iPads.

5. Cultural activities

As always, together we enjoyed celebrating festivals, history, fun facts and favourite foods from different cultures and faiths. As Diwali fell on US Election Day, JDA's Seema made a delicious Indian feast, which was followed by Brinthan leading a discussion about the US election. The year was rounded off with a fabulous festive lunch with entertainment.

B. JDA FAMILY SERVICES

We continued to offer families the individualised support, information and impartial expert guidance they need to give their child the best start in life - remaining by their side from birth right through to university.
We worked with (mostly) hearing parents of deaf/deafened babies and children – in response to individual need, focusing on the best interests of the child to help ensure each of them can fulfil their potential.

Personalised support:

- Visiting families at home
- Regularly reaching out to see whether our help or support is needed
- Accompanying and supporting families during medical appointments or school visits
- Supporting families when making big decisions for their child, including different hearing technologies and appropriate nursery and school placements
- Organising social activities and events for the children
- Connecting families with deaf children.

Providing information and offering expert help:

- Helping parents to access local government support for deaf children
- Guiding parents through the process of acquiring an Education, Health and Care Plan (EHCP)
- Supporting families through mediation and Tribunal appeals where needed
- Helping parents to make informed choices for their child
- Offering guidance with the completion of disability benefits forms
- Signposting to specialist teachers, audiology services, speech and language therapists and other deaf charities.

Raising deaf awareness in schools

- Ensuring that schools are fully deaf aware
- Producing deaf aware teaching materials
- Regularly going into schools to train teachers in deaf awareness strategies
- Ensuring schools can respond with compassion and understanding to their deaf children
- Holding assemblies and sessions with specific classes to teach hearing children about how to understand and communicate with their deaf peers.

We also improved the challenging learning environment for deaf children in mainstream schools by acoustically treating classrooms in Jewish schools.

*** NEW * DClubs for Jewish Deaf children**

New in 2024, DClub for 9–14-year-olds and DClub Mini for 5-8-year-olds enabled children who may be the only deaf pupil in their school to meet up regularly with other Jewish deaf children and enjoy exciting, stimulating activities tailored to their needs, or which would otherwise be a challenge for them to access.

The aim of the clubs is to boost the children's confidence and self-esteem, help them to accept and embrace their deafness and hopefully form long lasting friendships **– preventing known mental health issues in young adult life**.

Events organised in 2024 included well-attended captioned theatre performances, a Harry Potter Studio tour, Go Ape adventuring, The Frameless Exhibition and football with Barnet Deaf FC players.

Outcomes / Achievements

Over 2024, **JDA Family Services** saw a 20% increase in the number of deaf children it supports, largely because of DClub. In all, we supported 42 children from 38 families. The innovative new provision of DClub and DClub Mini proved very popular with deaf children, siblings and parents alike. One parent described it as "an unforgettable experience".

To further improve our range of tools and services for the benefit of deaf children, we also:

- increased our **outreach into schools and nurseries**, delivering deaf awareness sessions to a Year 3 class, supporting parents whilst visiting prospective schools and also meeting with school SENCOs and Teachers of the Deaf to discuss support for JDA children.
- created **new deaf aware teaching materials for primary schools** giving top tips on how to ensure the deaf child in their class is fully included – teaching teachers and classmates how to understand and make small adjustments to meet the needs of deaf children.
- ran JDA's first **cycling road safety course –** enabling deaf children to learn alongside each other with a deaf aware tutor, improving their proficiency and road-safety confidence in a safe and accessible learning environment.

This all contributed to deaf children growing up as happy, confident individuals, able to thrive and fulfil their potential. They and their families were able to reduce stress and anxiety, gain a more positive outlook, improve coping skills and confidence. Parents were better informed about benefit entitlements, educational and therapeutic options and so able to make the best choices for their child's circumstances.

Knowing that they now have two staff who understand them and are always on hand for them - and thanks to the strong peer support network we facilitate and the lively new programme of DClub activities – even more children and families benefited from reduced isolation and exclusion. Many of them demonstrated their growth by doing better at school, developing hobbies and interests and by celebrating their Bar/Bat Mitzvahs with confidence and pride.

"HEARING CONNECT" SERVICES – for all who are deafened, hard of hearing or experiencing tinnitus

- **Technology & Information Centre** – information, demonstrations and access to the latest specialist equipment to "try before you buy" such as amplified telephones, personal amplification kits, TV listeners, vibrating doorbells, alarms and pager systems
- **Consultations with our professional hearing therapist and expert guidance –** email, videochat, telephone and in-person professional guidance on coping with hearing loss, hearing aid maintenance, tinnitus and all related issues

- **Mobile technology demonstrations and hearing aid maintenance** for people who cannot get out and about easily
- **Impartial information and technical guidance** on NHS and private sector audiology

In 2024, our expert staff **supported 209 people** through **454 interventions** (187 people with 358 interventions in 2023), of which 168 were for hearing aid issues, 270 for technology interventions and 16 for both. This included telephone/email consultations and client visits for Information and Technology advice/equipment demonstrations. We also hosted Tinnitus Support Group meetings every three months.

Lipreading classes
JDA again ran a choice of classes, for 35 people (up from 26 in 2023) - two on-site Monday classes and one Zoom class on Fridays - enabling people with hearing loss to improve their communication skills, confidence and assertiveness and exchange shared views and experiences.

Outcomes / Achievements

People with an acquired hearing loss and/or living with tinnitus were enabled to:

- improve communication, knowledge and confidence
- reduce isolation, loneliness, exclusion, stress and anxiety
- keep up to date with the technology available to make their lives easier
- optimise the quality and range of their hearing and get the best out of their hearing aids
- develop practical coping strategies, increase independence and become less reliant on others
- become more socially active and more connected to those around them
- improve relationships and overall quality of life

Community professionals in many organisations including Jewish Care and Nightingale Hammerson were educated about the services and equipment available for people with hearing loss, and our expert team provided professional guidance to Jewish Care to enable them to make their planned new community centre accessible and comfortable for people with hearing loss.

C. ENGAGE - Hearing Matters for Outstanding Care (formerly Hearing Matters in Care) – JDA's specialist training, consultancy and support for care homes and care providers, enabling professional care workers to support older people with hearing loss

Now in its 10th successful year, JDA's pioneering service in care homes remains the only one of its kind in England. More than 80% of care home residents have significant hearing loss and many of those may also have dementia. Our overarching purpose is to ensure those residents can understand and communicate with their families, carers and fellow residents, be included in social/community life and stay connected.

Activities:

We continued to train and support care home management in introducing new policies and working practices. We observed, assessed and trained staff at all levels, created action plans, supported residents directly, advised on and provided specialist equipment.

Our additional training of **Hearing Loss Champions** in every home made sure that residents' hearing and related needs are monitored regularly, that all information is recorded in their daily

electronic care records and that residents' hearing aids are working effectively, regularly maintained, well fitted and clean.
Champions take ownership, address issues promptly and make sure hearing loss remains high on the agenda.

To meet demand in 2024, we extended our specialist training services for care homes to domiciliary/ support care agencies including management of Bluebird and Tonic Care and independent living service providers including Selig Court and Pears Court. This ensured older people with hearing loss who wish to remain living in their own homes are cared for by professionals who understand their needs and can maintain their hearing aids, thereby enabling older people to remain engaged and informed.

In 2024 we delivered training to a total of **565 individuals**. This included **40 training courses** in 12 care homes, two independent living facilities and two home care services – training **400 staff**, benefiting at least **1350 residents** and indirectly many more relatives. Since the service started, up until December 2024, we trained **over 3300 staff**, including 169 Hearing Loss Champions.

Working with a new care home in 2024 we found that, of 40–50 residents at the beginning of the year, annual turnover due to return from respite care or move to dedicated nursing care or death, meant that 150 residents in total in that particular care home benefited from improved access through our training over the course of the year. This suggests that, allowing for inevitable turnover, all previous beneficiary numbers (including the 1350 residents mentioned above) could conceivably be tripled in order to get a more accurate figure overall.

As well as developing **new branding and a discrete website for Engage**, we extended our reach by introducing an economical **e-learning option** for care providers, enabling learners to access the course in their own time. This was a huge undertaking, involving writing, filming and editing scripts for the videos.

In addition, we applied for and **achieved CPD accreditation**. This showed the quality and impact of our courses and gives added value to our training programme, presenting us with a more professional appearance to match the preference of care home groups for trainers that are CPD accredited.

Outcomes / Achievements

With the right support and equipment in place, and the training of staff to ensure effective understanding and communication, residents can now live in an accessible and comfortable environment and be involved in the social life of the care home they live in, and at home for those who are not yet in care but still need specialist help. No longer cut off from those around them, care home residents and other beneficiaries are happier and less anxious and have improved physical, mental and emotional health and wellbeing.

We helped spread the importance of supporting people with hearing loss – whether living in care or at home - via webinars and Teams, giving talks to: Barnet Council, Barnet Social Work Teams, Health Innovation Network, Independent GP Federation, and the Herts Community online Forum.

"HEARING MATTERS AT HOME" - support for individuals living in their own homes

In 2024, 9 volunteers carried out 105 interventions (122 in 2023) for 49 individuals through our mobile hearing aid maintenance service for residents in Barnet and Redbridge. The year began with lower numbers as hospitals in Barnet, Finchley and Edgware started offering drop-in clinics for the first time since before the pandemic. However, our numbers went up again towards the end of the year as the clinics cut the service from 2 days a week to 1 day a week, reducing their effectiveness and making JDA as needed as ever.

BSL CLASSES

After 2023's success, we continued to run accredited British Sign Language training courses for care workers and other professionals, to enable them to communicate effectively with our clients and any Deaf people they are working with. In 2024, we had 11 professionals on our BSL Level 1 course (including a dementia specialist, a physiotherapist and new JDA staff members) and 9 on BSL Level 2. All passed with flying colours. 8 of last year's Level 1 students advanced to our 2024 BSL Level 2 course.

JDA NEWS AND SOCIAL MEDIA

2024 saw us increasing our visibility and engagement by maintaining our successful presence in the Jewish press and strengthening our digital presence by sharing fun and inspiring stories on Facebook, TikTok, and Instagram. Much of this content showcased the incredible characters who are such a vital part of JDA.
This all sparked a lot of interest and engagement, enhancing awareness and understanding about deafness and the work of JDA - both within our community and beyond.

Our email campaigns achieved an open rate of nearly 62%, helping us stay connected with supporters.
The new branding for Engage was completed and the website welcomed 848 new visitors, primarily through direct visits, referrals and organic searches. The JDA website build was finished and work on it ongoing.

Staffing

1. We recruited a Head of Marketing on a freelance basis to help us raise our profile and work on new branding
2. We promoted a Dcafe volunteer to Dcafe Team Supervisor - a part paid/ part voluntary role.

Investment Policy and Performance

The Board has delegated responsibility for all investment decisions to the charity's investment advisers,
J M Finn & Co. The charity's policy is to maximise the long-term return of its investment fund subject to

the risks normally associated with a balanced approach to portfolio management. The investment advisers have been instructed to adopt a low-risk strategy band and they have not been restricted to any particular investment categories.

FUNDING POSITION AT END 2024

As always, our heartfelt thanks go to the regular donors, benefactors, individuals, organisations and charitable Trusts, old and new, who so generously supported us in 2024. Their ongoing support meant that JDA could maintain service delivery for the many hundreds that benefit from our wide range of services.

During the year, the charity's total income was £1,339,554 (2023: £991,616), and total expenditure was £1,283,942 (2023: £998,151). This resulted in a net surplus of £55,612. At year-end, total reserves stood at £1,374,661, of which £854,768 were unrestricted and £519,893 were restricted.

i) General fundraising income

- We received £652,325 total voluntary income (2023: £747,135)
- We received £32,820 from our annual direct mail appeal (£29,767 in 2023)
- We raised £9,282 from our Spring newsletter (2023: £49,165)- (2024 was considerably lower because we did not send the appeal to people who had just donated to our crowdfunding appeal).
- We received £8,446.35 from Synagogues Kol Nidrei Appeal
- We received legacies totalling £145,838 (2023: £192,708)
- We raised £326,000 (gross) in our crowdfunding campaign in April 2024.

ii) Major / extraordinary grants received included:

- The final year's grant of £60,000 (from a 3-year grant totalling £240,000) towards Hearing Matters in Care from The Maurice Wohl Charitable Foundation. (The Trust kindly authorised this funding to be used over a 4-year period because of setbacks in progress due to the pandemic)
- The fifth year's grant of £10,000 (from a 10-year grant totalling £100,000) from The Cecil Rosen Foundation
- £100,052 one-off donation from a supporter who wishes to remain anonymous
- £ 40,000 from The Forrester Family Trust
- £ 40,000 from The Mercers' Company – (first year of a three-year grant towards Support Services
- £ 25,000 from a JDA family who wish to remain anonymous
- £ 25,000 from The Joe & Rosa Frenkel Charitable Trust towards Engage and IDSS
- £ 21,923 from a supporter who wishes to remain anonymous
- £ 20,000 from The Desmond Foundation (£10,000 towards core funds and
- £ 10,000 for our Crowd Funding campaign)
- £ 10,000 from The Bernard Lewis Family Charitable Trust towards Engage
- £ 7,825 from The Locker Foundation for vital equipment and carpeting for the community centre
- Grants from trusts who wish to remain anonymous.

iii) Benefactors

We greatly appreciate our regular Benefactors' commitment to make an annual contribution of at least £5,000 towards general funds. In 2024 their donations totalled £50,000. £20,000 of this was a 2-year grant, so £10,000 will be carried forward to 2025 (2023: £50,000 including £10,000 from a 2-year grant of £20,000).

iv) Fundraising events

We held our second crowdfunding campaign on 7 and 8 April 2024. Thanks to our wonderful Match Funders (who doubled every donation), 81 fantastic Champions and over 1,000 donors, we raised £326,000 gross. This total included some donations which would have been received anyway. Deducting these and campaign costs, we succeeded in raising £212,564 of additional funding – a great achievement for JDA in a particularly challenging fundraising climate.

v) Other sources of income

- Moderate charges to service users for certain events, classes and activities
- Our Technology & Information Centre invites and receives voluntary donations
- The Government's Access to Work payments cover the costs of interpreters for Deaf staff
- Income from care homes using Engage (formerly Hearing Matters in Care training and support)
- Income from our investment portfolio
- Direct Payments enable vulnerable Deaf people below a set financial threshold to receive benefits to pay for community access and social care*
- Those clients who are above the financial threshold pay JDA to help them manage their lives, including care, legal and financial matters.

**We have successfully secured funding through Local Authority direct payments to cover some of the costs of this essential care for our clients. It is, however, an ongoing and time-consuming battle to secure funding for the level of support needed and JDA continues to subsidise these costs.*

PLANS FOR 2025

1. Secure the funding to sustain the necessary levels of staffing and services
2. Create new JDA branding and launch a new JDA website
3. Further refine the new Engage website
4. Focus marketing on building our supporter/ volunteer base, strengthening relationships, and telling our story in a more personal and impactful way, presenting a more modern and cohesive identity.
5. Roll out a new service for the Jewish community called "Hearing Matters in our Community". Our aim is to provide Jewish charitable, community and support service providers and synagogues with the skills and tools to make their services more inclusive, accessible, welcoming and comfortable for the growing number of people of all ages living with hearing loss who currently find themselves inadvertently excluded from such services.
6. Work with award-winning educator and registered BSL Interpreter Vicki Ashmore to support a new venture called DeafShul and host a range of educational workshops on Jewish themes and greater access to synagogue services in BSL, so that Jewish Deaf people can learn more about Jewish culture and participate in all aspects of Jewish life.
7. Run BSL Level 3 and Level 6 training courses to enable professionals working with Deaf BSL users to communicate with them and, when necessary, to elevate their skills to provide communication support for their Deaf clients, ensuring Deaf people have greater access to the information they need about their health and wellbeing

Legacies

Some of our Deaf members leave gifts in their Will to charities which have never supported them. They do not recognise that JDA is the charity that has always been there for them, and we really need their support. We will keep trying to raise our members' awareness of how vital Gifts from Wills (legacies) are to JDA's existence and encourage Deaf people who are in a position to make a meaningful difference to JDA's finances to leave a significant gift to JDA in their Will. JDA will pay solicitor and interpreter fees for any JDA client leaving a gift of £5,000 or more to JDA.

SUSTAINABILITY AND FUNDRAISING

1. As always, we will continue to research and approach appropriate charitable Trusts, developing relationships with existing funders and building new ones
2. In celebration of our 75th Anniversary, we will organise a major fundraising event and do all we can to encourage supporters and service users to help us to raise the profile of JDA and raise funds for JDA
3. In honour of our 75th Anniversary year, we will encourage service users, their family and friends and others to participate in fundraising events in support of JDA and to leave a Gift to JDA in their wills
4. We will produce regular fundraising appeals that reflect our current needs and successes.
5. We will continue to apply for funding from local authorities' Adult Social Care direct payments to help fund the intensive, specialist work we undertake to support vulnerable Deaf people

RESERVES POLICY

The Charities SORP defines 'reserves' as that part of a charity's unrestricted income funds that is freely available for its general purposes. This excludes permanent and expendable endowment funds, restricted income funds, and any part of unrestricted funds not readily available for spending (for example, funds tied up in fixed assets held for charitable use).

In practice, reserves are therefore the Charity's freely available resources that can be spent at the Trustees' discretion to further its charitable objects, once commitments and planned expenditure have been covered.

The level of reserves held takes into account the nature of the Charity's income and expenditure streams and the need to match them with commitments, including future capital projects. The Trustees will keep the level of reserves under review at each Board Meeting to check that it remains at an appropriate level to support the effective operation and development of the Charity.

Total reserves at the 31 December 2024 amounted to £1,374,661 (2023: £1,313,752) which includes the cost (shown in restricted funds) of Julius Newman House, JDA's community centre, purpose built to meet the specialised needs of people with hearing loss and without which the Deaf community, who cannot access mainstream facilities elsewhere, would suffer.

The figures are calculated as follows:

	2024	2023
Property and other restricted reserves	£469,893	£489,206
Endowment funds	£ 50,000	£ 50,000
Unrestricted reserves	£834,768	£774,546
Designated funds	£ 20,000	-
TOTAL FUNDS	**£1,374,661**	**£1,313,752**

Going Concern

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

Disclosure of information to auditors

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

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

Auditors

With the Trustees approval, we appointed new auditors, Goldwins Limited, as from January 2025, to conduct JDA's audit for the year ending 31/12/2025.

Approved by order of the members of the board of Trustees on ……30/09/2025…… and signed on their behalf by:

Robert Coe BA (Econ) FCA
Trustee

Duncan Gee LLB
Trustee

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION

Opinion

We have audited the financial statements of The Jewish Deaf Association for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, statement of cash flows and the related notes. 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).

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of 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.

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

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report 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.

Opinion on other matter 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 (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating 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 Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the 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 the 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 they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Our 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 are set out below.

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

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
    - identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
    - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



.....

Anthony Epton (Senior Statutory Auditor)
for and on behalf of
Goldwins Limited
Statutory Auditor
Chartered Accountants
75 Maygrove Road
West Hampstead
London NW6 2EG

30/09/2025

The Jewish Deaf Association (A Company Limited by Guarantee)

Statement of financial activities

(incorporating an income and expenditure account)

For the year ended 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment funds £	2024 Total Funds £	As restated 2023 Total Funds £
Income from:						
Donations and Legacies	**2**	**900,288**	**137,438**	**-**	**1,037,726**	747,135
Charitable activities		**277,833**	**-**	**-**	**277,833**	218,986
Investment income		**23,994**	**-**	**-**	**23,994**	25,495
Total income		**1,202,116**	**137,438**	**-**	**1,339,554**	991,616
Expenditure on:	**3**					
Charitable activities:		**1,127,191**	**156,751**	**-**	**1,283,942**	998,151
Total expenditure		**1,127,191**	**156,751**	**-**	**1,283,942**	998,151
Net (expenditure)/ income before net gains/(losses) on investments		**74,925**	**(19,313)**	**-**	**55,612**	(6,535)
Net gains/(losses) on investments		**5,297**	**-**	**-**	**5,297**	(15,885)
Net (expenditure)/ income		**80,222**	**(19,313)**	**-**	**60,909**	(22,420)
Transfer between funds		**-**	**-**	**-**	**-**	-
Net movement in funds		**80,222**	**(19,313)**	**-**	**60,909**	(22,420)
Reconciliation of funds:						
Total funds brought forward		774,546	489,206	50,000	1,313,752	1,336,172
Total funds carried forward		**854,768**	**469,893**	**50,000**	**1,374,661**	1,313,752

All of the above results are derived from continuing activities.

There were no other recognised gains or losses other than those stated above.

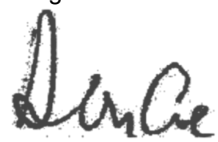
The attached notes form part of these financial statements.

The Jewish Deaf Association (A Company Limited by Guarantee)
Balance sheet
As at 31 December 2024

	Note	2024 £	2024 £	2023 £	As restated 2023 £
Fixed assets:					
Tangible assets	**6**		**220,448**		260,690
Intangible assets	**7**		**21,000**		28,000
Investments	**8**		**681,841**		676,544
			923,289		965,234
Current assets:					
Debtors	**9**	**124,716**		117,004	
Cash at bank and in hand		**354,440**		287,242	
		479,156		404,246	
Liabilities:					
Creditors: amounts falling due within one year	**10**	**(27,784)**		(55,728)	
Net current assets			**451,372**		348,518
Total net assets			**1,374,661**		1,313,752
Funds	**12**				
Endowment funds			**50,000**		50,000
Restricted funds			**469,893**		489,206
Unrestricted funds:					
General funds		**834,768**		774,546	
Designated funds		**20,000**		-	
			854,768		774,546
Total funds			**1,374,661**		1,313,752

The financial statements were approved by the Trustees on 30 September 2025.

and signed on their behalf by:



Robert Coe BA (Econ) FCA
Trustee

Company Registration Number: 04983830

The attached notes form part of the financial statements.

The Jewish Deaf Association (A Company Limited by Guarantee)
Statement of cash flows
For the year ended 31 December 2024

	Note	2024 £	2023 £
Cash flows from operating activities:			
Net cash provided by / (used in) operating activities	**a**	**44,836**	(30,255)
Cash flows from investing activities:			
Investment income received		23,994	25,494
Purchase of tangible fixed assets		(1,632)	(3,770)
Purchase of intangible assets		-	(28,000)
Proceeds from sale of investments		78,218	53,094
Purchase of investments		(78,218)	(54,662)
Net cash used in investing activities		**22,362**	(7,844)
Cash flows from financing activities:			
Repayments of borrowing		-	-
Net cash used in financing activities		**-**	-
Change in cash and cash equivalents in the year		**67,198**	(38,099)
Cash and cash equivalents at the beginning of the year		287,242	325,341
Cash and cash equivalents at the end of the year	**b**	**354,440**	287,242

a) Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2024 £	2023 £
Net income for the reporting period (as per the statement of financial activities)	**60,909**	(11,320)
Depreciation	**41,874**	18,663
Amortisation	**7,000**	-
Investment income	**(23,994)**	-
Gains/ (losses) on investments	**(5,297)**	(9,610)
Decrease / (Increase) in debtors	**(7,712)**	46,056
(Decrease)/ increase in creditors	**(27,944)**	(74,044)
Net cash provided by / (used in) operating activities	**44,836**	(30,255)

b) Analysis of cash and cash equivalents

	At 1 January 2024 £	Cash flows £	Other changes £	**At 31 Deccember 2024 £**
Cash at bank and in hand	287,242	67,198	-	**354,440**
Total cash and cash equivalents	**287,242**	**67,198**	**-**	**354,440**

1 Accounting policies

Charity information

The Jewish Deaf Association is a company limited by guarantee, registered in England and Wales (Company No. 04983830). It is also a registered charity with the Charity Commission (Charity No. 1105845). The financial statements are presented in £ sterling which is the functional currency of this company. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred. Income received in advance for the provision of specified service is deferred until the criteria for income recognition are met.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

1 Accounting policies (continued)

1.4 Fund accounting

Unrestricted Funds comprise unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the objects of the Charity and which have not been designated for other purposes.

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

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

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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

All expenditure is inclusive of irrecoverable VAT.

1.6 Tangible fixed assets

Tangible fixed assets costing £500 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

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

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Freehold land	4%
Fixtures and fittings	25%
Office equipment	25%

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1 Accounting policies (continued)

1.7 Research and development

Development costs are capitalised within intangible assets where they can be identified with a specific product or project anticipated to produce future benefits, and are amortised on the straight line basis over the anticipated life of the benefits arising from the completed product or project.

Deferred research and development costs are reviewed annually, and where future benefits are deemed to have ceased or to be in doubt, the balance of any related research and development is written off to the Statement of Financial Activities

1.9 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

1.10 Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

1.11 Cash at bank and in hand

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

1.12 Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

1.13 Financial instruments

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

2 Detailed comparatives for the statement of financial activities

	2023 Unrestricted Funds	2023 Restricted Funds	2023 Endowment funds	2023 Total Funds
		£	£	£
Income from:				
Donations and legacies	622,215	124,920	-	747,135
Charitable activities	218,986	-	-	218,986
Investment income	25,495	-	-	25,495
Total income	866,696	124,920	-	991,616
Expenditure on:				
Charitable activities:	900,709	97,442	-	998,151
Total expenditure	900,709	97,442	-	998,151
Net (expenditure)/ income before net gains/(losses) on investments	(34,013)	27,478	-	(6,535)
Net losses on investments	(15,885)	-	-	(15,885)
Net income / expenditure	(49,898)	27,478	-	(22,420)
Transfers between funds	(28,000)	28,000	-	-
Net movement in funds	(77,898)	55,478	-	(22,420)
Reconciliation of funds:				
Total funds brought forward	852,444	433,728	50,000	1,336,172
Total funds carried forward	774,546	489,206	50,000	1,313,752

2 Income from donations and Legacies

	Unrestricted Funds	Restricted Funds	**2024 Total Funds**	2023 Total Funds
	£	£	**£**	£
Donations	514,887	137,438	**652,325**	554,527
Legacies	145,838	-	**145,838**	192,708
Fundraising events	239,564	-	**239,564**	-
Total 2024	**900,288**	**137,438**	**1,037,726**	747,235
Total 2023	124,920	622,215	747,135	

3 Analysis of expenditure - current year

	Charitable activities £	Support costs £	**2024 £**	As restated 2023 £
Wages & Salaries	503,749	115,245	**618,994**	596,445
Fundraising costs	72,294	-	**72,294**	-
Day centre expenses	90,104	-	**90,104**	70,133
Members activities	32,421	-	**32,421**	17,389
Communication support	116,738	-	**116,738**	41,966
Community transport	25,686	-	**25,686**	30,104
Community education	12,851	-	**12,851**	24,033
Advertising and publicity	27,000	-	**27,000**	5,973
Professional fees	126,666	9,600	**136,266**	83,722
Other expenses	9,292	142,297	**151,589**	128,386
Total 2024	**1,016,800**	**267,142**	**1,283,942**	998,151
Total 2023	734,656	252,395	987,051	

Of the total expenditure, £1,127,191 (2023: £889,609) was unrestricted and £156,751 (2023: £97,442) was restricted.

Analysis of expenditure - prior year

	Charitable activities £	Support costs £	2023 £
Wages & Salaries	468,031	128,414	596,445
Fundraising costs	70,133		70,133
Day centre expenses	17,389		17,389
Members activities	41,966		41,966
Communication support	30,104		30,104
Community transport	24,033		24,033
Community education	5,973		5,973
Professional fees	83,722		83,722
Other expenses	4,405	123,981	128,386
Total 2023	745,756	252,395	998,151

4 Net income / (expenditure) for the year

This is stated after charging / (crediting):	**2024**	2023
	£	£
Depreciation	**41,874**	18,663
Amortisation	**7,000**	-
Auditor's remuneration:		
Audit fees (excluding VAT)	**8,000**	9,250

5 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

Staff costs were as follows:	**2024**	2023
	£	£
Salaries and wages	**569,136**	516,137
Social security costs	**49,966**	48,770
Prior year adjusments	**(10,490)**	-
Other pension costs	**10,381**	9,931
	618,994	574,838

One employee received emoluments at a rate in the band of £80,001-£90,000 during the year.

The total employee benefits including pension contributions of the key management personnel were £98,797.

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2023: £nil). One charity trustee received payment of £10,054 for professional services supplied to the charity.

Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

	2024	2023
	No.	No.
Chief Executive	**1**	1
Services to the community	**15**	13
Caretaker/Cleaner	**1**	1
Fundraising and publicity	**-**	2
Administration	**3**	4
	20	21

Fundraising and publicity are managed by regular freelance staff.

6 Tangible fixed assets

	Freehold property	**Motor Vehicle**	**Fixtures and fittings**	**Office equipments**	**Total**
	£	**£**	**£**	**£**	**£**
Cost					
At the start of the year	480,222	8,604	101,367	101,765	**691,958**
Additions in year	-	-	-	1,632	**1,632**
Disposals in year	-	(8,604)	(66,173)	(74,593)	**(149,370)**
At the end of the year	**480,222**	**-**	**35,194**	**28,804**	**544,220**
Depreciation					
At the start of the year	253,824	8,604	80,265	88,575	**431,268**
Charge for the year	11,041	-	19,434	11,400	**41,874**
Eliminated on disposal	-	(8,604)	(66,173)	(74,593)	**(149,370)**
At the end of the year	**264,865**	**-**	**33,526**	**25,382**	**323,772**
Net book value					
At the end of the year	**215,357**	**-**	**1,669**	**3,422**	**220,448**
At the start of the year	226,398	-	21,102	13,190	260,690

All of the above assets are used for charitable purposes.

Included within the cost of freehold property is £204,207 relating to land, which is not depreciated in accordance with the charity's accounting policy and FRS 102.

7 Intangible assets

	Development
	£
Cost at the start of the year	28,000
Additions	-
Amortisation	(7,000)
At 31 December 2024	**21,000**
At 31 December 2023	28,000

8 Fixed asset investments

	Listed Investments
Cost or valuation	£
As at 1 January 2024	676,544
Additions at cost	78,218
Disposals at carrying value	(78,218)
Net gain / (loss) on revaluation	5,297
Market value at the end of the year	681,841
Net book value	
At 31 December 2024	**681,841**
At 31 December 2023	676,544

9 Debtors: amounts falling due within one year

	2024	2023
	£	£
Other debtors	**8,027**	9,297
Prepayments and accrued income	**116,689**	107,707
	124,716	117,004

10 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	**3,319**	25,437
Taxation and social security	**12,081**	12,743
Pension	**2,785**	-
Other creditors	**-**	3,123
Accruals and deferred income	**9,600**	15,225
	27,784	56,528

11 Analysis of net assets between funds- current year

	Endowment funds	Restricted funds	Unrestricted Funds	Designated Funds	**Total funds**
	£	£	£	£	**£**
Tangible fixed assets	-	220,448	-	-	**220,448**
Intangible fixed assets	-	21,000		-	**21,000**
Fixed asset investments	-	228,445	453,396	-	**681,841**
Current assets	50,000	-	409,156	20,000	**479,156**
Creditors due within one year	-	-	(27,784)	-	**(27,784)**
Net assets at the end of the year	**50,000**	**469,893**	**834,768**	**20,000**	**1,374,661**

Analysis of net assets between funds - prior year

	Endowment funds	Restricted funds	Unrestricted Funds	Designated Funds	As restated Total funds
	£	£	£	£	£
Tangible fixed assets	-	260,690	-	-	260,690
Intangible fixed assets	-	28,000	-	-	28,000
Fixed asset investments	50,000	200,516	426,028	-	676,544
Current assets	-	-	404,246	-	404,246
Creditors due within one year	-	-	(55,728)	-	(55,728)
Net assets at the end of the year	50,000	489,206	774,546	-	1,313,752

12 Movements in funds- current year

	At the start of the year	Incoming resources	Outgoing resources	Transfers	Gains/ (losses)	**At the end of the year**
		£	**£**	**£**	**£**	**£**
Restricted funds	489,206	137,438	(156,751)	-	-	**469,893**
Endowment funds	50,000	-	-	-	-	**50,000**
Unrestricted funds:						
General funds	774,546	1,202,116	(1,127,191)	(20,000)	5,297	**834,768**
Designated funds:						
Building maintenance fund	-	-	-	20,000	-	**20,000**
Total Unrestricted funds	774,546	1,202,116	(1,127,191)	-	5,297	**854,768**
Total funds	**1,313,752**	**1,339,554**	**(1,283,942)**	**-**	**5,297**	**1,374,661**

Purposes of funds:

The Building Maintenance Fund represents amounts which have been designated by the trustees from unrestricted reserves to finance the future repairs and maintenance of the charity's freehold property. The trustees consider it prudent to set aside these funds to ensure that resources are available to meet significant building repair costs as they arise, thereby safeguarding the long-term use of the property for charitable purposes.

The general fund includes all donations for which a donor has not expressed any preference as to how the funds shall be spent.These funds are applied for any charitable purpose or for the benefit of the JDA service users. The restricted property fund represents amounts which have been received specifically for, and have been used to finance the acquisition of freehold land and buildings. Other unrestricted funds are donations made for specific purposes.

The other restricted funds represent numerous grants received which are being used to finance specific expenses to enable the charity to support and assist Deaf and Deafblind people.

The endowment fund represents an amount received specifically to be used for investment purposes, with any income earned being available to fund general expenditure.

Movements in funds- prior year

	At the start of the year	Incoming resources	Outgoing resources	Transfers	Gains/ (losses)	As restated At the end of the year
		£	£	£	£	£
Restricted funds	433,728	124,920	(97,442)	28,000	-	489,206
Endowment funds	50,000	-	-	-	-	50,000
General funds	852444	866,696	(900,709)	(28,000)	(15,885)	774,546
Total funds	1,336,172	991,616	(998,151)	-	(15,885)	1,313,752

13 Related party transactions

During the year, the charity incurred professional fees of £10,054 (2023: £9.570) from M Goldberg, a trustee. These were included on an arms length basis.
During the year, the charity received total donations of £22,300 from the trustees.

THE JEWISH DEAF ASSOCIATION

England & Wales - Charity number 1105845

Accounts

Registered number: 04983830
Charity number: 1105845

THE JEWISH DEAF ASSOCIATION

(A Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

THE JEWISH DEAF ASSOCIATION
(A Company Limited by Guarantee)

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THE JEWISH DEAF ASSOCIATION
(A Company Limited by Guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees	Trudy King, Chair Duncan Gee LLB, Vice Chair Robert Coe BA (Econ) FCA, Hon Treasurer Richard Hasseck FCA, Trustee Caroline Janner, Trustee Mira Goldberg, Trustee Malcolm Cohen, Trustee
Company registered number	04983830
Charity registered number	1105845
Registered office	Julius Newman House Woodside Park Road North Finchley N12 8RP
Chief executive officer	Sue Cipin OBE
Independent auditors	BKL Audit LLP 35 Ballards Lane London N3 1XW
Bankers	HSBC Bank Plc 196 Oxford Street London W1A 1EZ
Solicitors	J M Finn & Co 4 Coleman Street London EC2R 5TA

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2023

Throughout this document:

*The word **Deaf** (with a capital D) is used to denote people most likely to be immersed in Deaf culture and communicate using British Sign Language.*

*The word **Deafblind** (with a capital D) is used to denote Deaf people who are also blind, and who communicate via hands-on sign language*

*The term **deaf** (with a little d) describes people who do not use sign language and identify more with the hearing world*

*The term **deaf** also combines the two, referring to everyone with a hearing loss.*

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 January 2023 to 31 December 2023. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective January 2015).

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

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 3rd December 2003 and registered as a charity on 31st August 2004. The company was established under a Memorandum of Association that established the objectives and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and, in accordance with the Memorandum and Articles of Association, are also required to be Members of the company. Under the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting.
The directors seek to ensure that the needs of the company's various client groups are appropriately reflected through the diversity of its governing Board.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

Trustee Induction and Training

JDA Trustees are relevant to the work and needs of the charity and most of the existing trustees are familiar with the practical work of the charity through their long involvement with the organisation and its predecessor body. New trustees are required to attend a training session led by the Chief Executive to enable them to familiarise themselves with the charity and the context within which it operates.

Risk Management

Appropriate procedures and controls are in place to mitigate any significant or major risks the charity might face and to ensure compliance with the health and safety of staff, volunteers, clients and visitors to Julius Newman House. They are reviewed periodically to ensure they continue to meet the needs of the charity.

Public Benefit

In deciding the activities to be undertaken by the charity, the Board of Trustees has paid due regard to the public benefit guidance published by the Charity Commission in Section 4 of the Charities Act 2006.

Organisational Structure

The Board meets at least quarterly in accordance with the Articles of Association and is responsible for the charity's strategic direction and policy. Seven members served during 2023. The Chief Executive attends board meetings on an ex-officio basis but has no voting rights.

The Chief Executive has operational responsibility for fundraising and service delivery and manages 4 full-time and 18 part-time workers including fully trained Support Workers, all fluent in British Sign Language, and a qualified hearing consultant. Professional interpreters, guides and lip-speakers are employed as and when required. The staff team is complemented by 50 volunteers whose contribution is integral to the work of the charity.

VISION

JDA's vision is of a world where there are no barriers to communication and understanding between deaf and hearing people: a world with respect, inclusion and equality.

MISSION

By informing, supporting and educating, our mission is to improve access, independence, equality and inclusion for people with a hearing loss, enabling everyone with hearing loss to get the very best out of life.

AIMS

- To increase access to information and services
- To reduce social exclusion and isolation and increase participation in the community
- To improve physical and mental health and wellbeing
- To enable full, active, safe, happy and independent lives

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

OBJECTIVES

The JDA's primary objective is to provide support to persons with all levels of hearing loss and related issues. Whilst the Company has particular expertise in meeting the religious, cultural and social needs of people who are of the Jewish faith, services are open to all, and are firmly established as such.

Strategies to achieve our aims and objectives and deliver public benefit:

- Serving the wide-ranging information, advice, support, advocacy, social and care needs of Deaf/Deafblind, deafened and hard of hearing people of all ages, all methods of communication, all faiths and none
- Supporting people affected by the deafness of a child or other family member
- Enabling more fulfilling lives at home, at work, in the community and in care homes
- Breaking down barriers by promoting respect, inclusion and equality
- Working closely and collaboratively with other organisations providing complementary services
- Providing a culturally appropriate social environment and activity programme for our Jewish clients.

Geographical reach

The JDA is centrally situated in North Finchley in the London Borough of Barnet and we serve people from the surrounding boroughs and beyond. Our support extends across England, and occasionally overseas.

Fees and charges

In order to ensure equality with hearing people, who have free access to mainstream information and advice services, we keep our equivalent accessible services free of charge; we keep other charges low as the majority of our clients, particularly those aged 60+, are unemployed and on benefits.

Introduction

JDA staff and volunteers continue to facilitate effective communication and enable the deaf and hard of hearing people of our community to overcome the daily obstacles they face in our hearing world. Over the past year, JDA has enabled an estimated 2,510 Deaf, Deafblind and hard of hearing people to lead the very best life possible. This number includes 1,769 individuals living with hearing loss who have all benefited from JDA's specialist services, which no other organisation can provide – plus, indirectly, their families, medical professionals and other people working with them in an official or domestic capacity.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

SERVICES / ACTIVITIES

A. SERVICES FOR OLDER DEAF / DEAFBLIND PEOPLE, MAINLY BRITISH SIGN LANGUAGE (BSL) USERS

Our older clients are multiply disadvantaged and extremely vulnerable. Excluded from mainstream day centre provision and support services, many turn to JDA as their sole source of support and companionship.

1. Support Services – enabling Deaf people to cope with whatever challenges life brings

JDA's team of skilled Support Workers, all fluent in BSL, provide personalised emotional and practical support, accessible information, befriending, guidance, counselling, interpreting and advocacy - at JDA's Deaf-friendly, purpose built, welcoming community centre, in clients' own homes, in hospitals and hospices, in care homes and out in the community. Support includes:

- Official in-person/online/telephone meetings/ accompaniment to appointments e.g. banks, solicitors, council services, utilities companies, domestic matters
- Medical appointments, tests and procedures; liaising with medical professionals, ensuring effective communication/ mutual understanding to enable clients to remain in the best possible health
- During illness/ crisis/ bereavement/ in hospital/ on discharge from hospital/ end-of-life care
- Monitoring management of medication/ dietary guidance
- At funerals and other religious occasions
- Liaison with social services/ assisted living facilities/ care homes and other agencies as needed
- Increasingly intensive support as older Deaf/Deafblind people's needs become more complex, including:
  - taking on next of kin and/or Power of Attorney
  - supporting them when moving home and through the transition to residential care
  - ensuring they are treated with dignity and respect and that their end-of-life wishes are met
  - arranging funerals, tombstones and consecrations.

In 2023, our Support Team carried out **5,613 support interventions**, of which 816 were medical (arranging and accompanying to medical appointments, interpreting and advocating, support through illness and hospitalisation). We kept in touch with any remaining relatives throughout.

Several older Deaf members' needs increased due to ageing, illness and/or dementia. There are no local residential homes catering for older Deaf/Deafblind people, so we continue to do all we can to enable them to receive the care they need in their own homes, where they are happiest. Working closely with clients' families and professional agencies including Remark Living, Tonic Care and specialist freelance workers, our dedicated team of Support Workers manage and oversee every aspect of their care, social and domestic life, keeping them safe and well – secure in the knowledge that JDA is looking after them always.

We provided some of our long-time older members with more intensive support through lengthy hospital stays and arranged appropriate home care for discharge, continuing to support them at home as necessary. Sadly, some of them passed away and we took care of all the funeral arrangements, making sure there were interpreters present and transport provided so that everyone who wished to could participate.

2. Wednesday Club for older Deaf and Deafblind people who need support

60 older Deaf/Deafblind people (supported by JDA staff, volunteers, personal carers and professional "hands-on" communicator/guides) enjoyed a lively, weekly, year-round programme of stimulating social/ cultural/educational/religious events - with a hot, kosher 3-course meal and refreshments provided. Our very popular on-site activities included quizzes, games, discussions, sub-titled films, arts and crafts and interesting talks including Fire Safety at Home, Growing up in South Africa during Apartheid, My Life as a Deaf Photographer and Diwali – complete with delicious Indian food made by one of our volunteers. Regular meetings enabled members to be fully informed and to influence services and activities.
The group also went on monthly outings to places of interest including Bow Street Police Museum, Horniman Museum and Gardens, Southend-on-Sea, Tottenham Hotspur Stadium Tour and indoor bowls. We were delighted that Happy Mondays returned, led by our Trustee Caroline Janner, enabling older clients to enjoy an extra day out together, creating beautiful arts and crafts at JAMI's Headroom café. As always, older people with impaired mobility and unable to travel independently were able to get out thanks to our volunteer drivers and by means of door-to-door transport in taxis when necessary.

We were very honoured to be paid a visit by our wonderful Patron Chief Rabbi Sir Ephraim Mirvis KBE who spoke about attending the King's Coronation. Our Jewish Deaf/Deafblind members enjoyed active participation in Jewish festival observances, culture and traditions from which they would otherwise be excluded.

Outcomes / Achievements

240 people benefited from Deaf Services in the following ways:

- **continued access** to support, care and information, enabling them to have a voice, make informed choices and achieve personal control
- improved physical, mental and emotional **health and wellbeing**
- alleviated isolation and exclusion
- reduced stress and anxiety
- improved quality and range of social/cultural/religious lives
- enhanced mental and physical stimulation
- increased participation in community life by ensuring everyone has full access and can be involved in the planning, delivery, evaluation and review of activities and services
- a sense of joy and purpose, having something to look forward to and **a place to belong**
- a greater sense of **inclusion, safety and security**, knowing we are there to help them cope
- better able to **live independently** at home and out of care for longer
- having their wishes honoured and being treated with **compassion, dignity and respect**
- having in place benefit entitlements, care packages, wills and funeral arrangements
- the **peace of mind** of knowing they are **cared for** and **not alone** in later life.

Independent Deaf Support Services (IDSS) – Information and Advice & Telephone/Translation

BSL Tuesdays weekly Drop-In (and follow-up support) meets the neglected support and advocacy needs of Deaf people of all ages, faiths and nationalities. In 2023 our staff carried out **816 interventions for 69 clients,** several of whom needed ongoing support.

Our specialist workers support Deaf people who lack the language and/or life skills to cope independently, cannot access mainstream support, and have nowhere else to turn for help with correspondence, phone calls, official and domestic matters - including benefits, housing, medical issues, communicating with utilities companies, interpreters, complicated paperwork. We deal with often complex issues, challenging bureaucratic errors and complications, some of which could have serious consequences including fines, court action, even eviction. Support Services stepped in to provide more intensive support as necessary.

Outcomes / Achievements

As a result of this service, vulnerable, often desperate Deaf people who would otherwise be unsupported have access to the information, support and services they need to live life as they wish, to remain mentally stable and to be a part of our social and supportive signing community. They benefit from reduced stress and anxiety, improved health and wellbeing, living conditions and financial circumstances, and increased independence and ability to make informed choice. They find a greater sense of safety and security, knowing we are there to help them cope and avert crises. And several of our clients enjoy increased involvement, confidence, skills and a sense of purpose after joining our volunteer workforce.

3. **Dcafe and Dcafe Community – JDA's signing café, volunteer training scheme and community services**

- **Dcafe** - Weekly kosher/dairy café for Deaf/Deafblind people, run by young unemployed Deaf volunteers, trained by JDA in customer service, cash handling, food & hygiene, health & safety, etc.
- **Dcafe Community** – A lively programme of activities giving Deaf signers every chance to broaden their minds through interesting, stimulating and enjoyable discussions, games, celebrations of different cultures, encouraging everyone's involvement and run enthusiastically by Brinthan (JDA's Deaf Community Officer).

Outcomes / Achievements

The extremely popular Tuesdays at JDA enable people who would otherwise be alone at home to meet up with friends and make new ones. They love the lively, inclusive atmosphere and delicious, freshly cooked food - and the stimulating activities and regular involvement in community life. Several Wednesday Club regulars also enjoy an additional day out, socialising with Deaf people of all ages.

Dcafe Volunteer Training Scheme

In 2023 the programme benefited **12 unemployed Deaf volunteers** who gained new skills/qualifications and improved their confidence and self-esteem - enabling them to work as members of a team whilst making a useful contribution to the community and increasing potential for future progression into paid jobs. Two of them moved on into paid employment thanks to their newly acquired skills and confidence.

4. **JDA Computer Club – IT training led in BSL by a Deaf tutor**

Computer Club ran monthly, held alternately on Zoom and at JDA Community Centre. These training sessions enable Deaf people to improve their computer skills and discuss issues relating to hardware, software, smart phones, iPhones, iPads. Approximately **20 Deaf people** benefited from improved IT skills, enhanced independence and increased access to information.

5. Cultural activities

As always, we enjoyed celebrating festivals, history, fun facts and favourite foods from different cultures and faiths.

A new Independent Jewish Deaf Cultural Group was set up at JDA to enable a younger generation to explore new, progressive ways of keeping Jewish Deaf Culture alive. Its first event, an informal Seder, was a great success.

B. JDA FAMILY SERVICES

We continued to offer families the individualised support, information, advice and guidance they need to give their child the best start in life - including out-of-hours work as necessary. We worked with (mostly) hearing parents of deaf/deafened babies and children right through to university – in response to individual need, focusing on the best interests of the child to help ensure each of them can fulfil their potential.

Activities:

- Counselling for parents of newly diagnosed babies and ongoing practical/emotional support as needed
- Telephone support and/or home visits, visits to schools, crisis intervention as necessary
- Help in accessing geographically, financially and culturally appropriate statutory support/services
- Impartial information and advice on how to assess and access suitable education from nursery onward, therapeutic services, the latest facilities and technology, surgical options, benefits, etc.
- Social networking/ building friendships and peer support
- Liaison with voluntary/ statutory bodies such as The National Deaf Children's Society (NDCS), The Cochlear Implant Support Group and education authorities.

Outcomes / Achievements

We actively supported 31 families with deaf children aged from 2 months to 20 years of age - 200 family members in all. As a result, the families (parents, siblings and extended families) were able to gain **better coping skills and a more positive outlook, increased confidence and understanding, reduced stress and anxiety**. Parents were **better informed** about benefit entitlements, educational and therapeutic options and so able to make the best choices for their individual circumstances. Knowing that Jody was always on hand for them, and thanks to the strong peer support network she has facilitated, families continued to benefit from **reduced isolation** and exclusion.

This all contributes to deaf children being able to grow up as happy, confident individuals, able to thrive and fulfil their potential. Many of them demonstrated their growth by **doing better at school**, developing hobbies and interests and by celebrating their Bar/Bat Mitzvahs with confidence and pride.

C. "HEARING CONNECT" SERVICES – for all who are deafened, hard of hearing or experiencing tinnitus

What we do:

- **Technology & Information Centre** – information, demonstrations and access to the latest specialist equipment to "try before you buy" such as amplified telephones, personal amplification kits, TV listeners, vibrating doorbells, alarms and pager systems

- **Advice and consultations –** email, telephone and in-person professional guidance on coping with hearing loss, hearing aid maintenance, tinnitus and all related issues
- **Mobile technology and hearing aid services** for people who cannot get out and about easily
- **Impartial information and technical guidance** on NHS and private sector audiology

Our expert staff carried out **546 interventions supporting 252 people** in 2023. This included telephone/ email consultations and client visits for Information and Technology advice/equipment demonstrations.

Lipreading classes

JDA ran two face-to-face Monday classes and one Zoom class on Friday mornings - with a total of **26 students in 2023** - enabling people with hearing loss to improve their communication skills, confidence and assertiveness and belong to a network of people with whom they can exchange shared views and experiences.

Outcomes / Achievements

People with an acquired hearing loss and/or living with tinnitus were enabled to:
- improve communication, knowledge and confidence
- reduce isolation, loneliness and exclusion, stress and anxiety
- keep up to date with the technology available to make their lives easier
- optimise the quality and range of their hearing and get the best out of their hearing aids
- develop practical coping strategies, increase independence and become less reliant on others
- become more socially active and more connected to those around them
- improve relationships and overall quality of life.

In 2023, staff attended valuable networking events, including a Zoom meeting with speakers on hearing loss, neurodiversity and psychiatry. We were able to make useful contacts in related fields and feed in our own expert knowledge on deaf awareness and communication.

D. "HEARING MATTERS IN CARE" – JDA's specialist training, consultancy and support for care homes enabling older residents who are isolated by their hearing loss to lead a fuller, more engaged and stimulating life

Now in its 9th year, JDA's pioneering service in care homes remains the only one of its kind in England. As hearing loss is so often age related, more than 80% of care home residents have significant hearing loss. Our overarching purpose is to ensure those residents can understand and communicate with their families, carers and fellow residents, be included in social/community life and stay connected with others.

Activities:

We continued to train and support management in introducing new policies and working practices. We observed, assessed and trained staff at all levels, created action plans, supported residents directly, advised on and provided specialist equipment. In 2023, we delivered **62 training courses in 13 care homes** and one independent living facility. We trained **564 more staff in care homes** including **36 Hearing Loss Champions** *(see below)* - benefiting at least 1347 residents and indirectly many more relatives.

Since the service started until December 2023, we have trained over 2,000 staff, including 116 Hearing Loss Champions. Our special additional training of Hearing Loss Champions in every home made sure that

residents' hearing and related needs are monitored regularly, that all information is recorded in their daily electronic care records and that residents' hearing aids are working effectively, regularly maintained, well fitted and clean. Now that staff were taking ownership and addressing issues promptly, HMiC staff were able to focus on professional training and developing the service into a more sustainable, long-term project.

Our staff also strengthened their networks whilst spreading awareness by attending the following events:

- Lunch and learn training event for Barnet council - 794 attendees
- Hammerson Fundraising event - 250 attendees
- Talk at Cockfosters and North Southgate Synagogue - 50 attendees
- Nurses Forum for North Central London - 45 attendees

We started developing new branding and a discrete website for this service. The new name is Engage, as the service enables care staff to communicate more effectively with people with hearing loss and older people in care to engage with their loved ones, the people around them, join in activities and be a part of the community they live in. We also started developing an e-learning option for care providers.

Outcomes / Achievements

With the right support and equipment in place, and the training of staff to ensure effective understanding and communication, residents can now live in an accessible and comfortable environment, and be involved in the social life of the care home they live in, leading to increased health and wellbeing. No longer cut off from those around them, residents are happier and less anxious and more physically, mentally and emotionally healthy.

E. "HEARING MATTERS AT HOME" - support for individuals living in their own homes

Thanks to our wonderful volunteers, our mobile hearing aid maintenance service continues to support people who are unable to get out. In 2023, 5 volunteers supported 122 clients across North London, whilst 4 volunteers supported 48 clients in and around Redbridge. One volunteer left to train as an audiologist.

*** NEW: HEARING MATTERS IN RELATIONSHIPS * - breaking down barriers and improving relationships**

Early in 2023, our specialist staff – going above and beyond as always - responded to requests from people with hearing loss experiencing family and care issues by delivering support and training for individual families at home. This led to us setting up focus groups to learn more about the difficulties faced within the family by a person losing their hearing and the potentially devastating effect on how we relate to each other. This innovative new project enabled families to share their challenges in a safe space - and partners, children and siblings to gain understanding and empathy by experiencing first-hand what it feels like to have a hearing loss. Prior to this new service, there had been nowhere to turn for such support.

F. * NEW: BSL CLASSES *

JDA introduced accredited British Sign Language training courses for carers and professionals working with vulnerable Deaf people to enable them to communicate effectively in BSL with their clients. We celebrated a **100% pass rate** as all participants passed their BSL Level 1 exams – with all progressing on to BSL Level 2.

JDA NEWS, TV AND SOCIAL MEDIA

We maintained our very successful presence in local and Jewish press and shared fun items on Facebook, TikTok and Instagram, much of it showcasing the amazing characters who are such an important part of JDA, triggering a lot of interest, engagement and deaf awareness from within and outside the community.

We also took time out to celebrate our achievements, whilst raising important awareness of all that JDA does. In March 2023 JDA invited loyal supporters to a captioned showing of the film CODA (Child of Deaf Adults) which was preceded by a showing of JDA's heart-warming film For the Love of Life.

In May, members of the JDA extended family gathered at a party to celebrate the Coronation of King Charles III and our Chief Executive Sue Cipin's OBE, prior to her investiture at Windsor Castle.

Five JDA members were proud to be included in Deaf photographer Stephen Iliffe's Deaf Mosaic Photography Exhibition and to see their photos and stories on display at Kings Cross. Our members (and staff!) also received an exciting boost when Rose Ayling-Ellis, Deaf actress and winner of Strictly Come Dancing 2021, joined us at Wednesday Club.

Staffing

In October 2023, we welcomed two new members of staff: Danni Blumenblatt, Community Fundraising and Events Manager, and Lloyd Joseph, Administration Manager.

JDA Family Services expanded too. For over 20 years Jody Sacks has single-handedly provided personalised support for Jewish families with deaf children. In November 2023 this changed when we welcomed Joanna Shtrosberg, a long-time beneficiary of Family Services and supporter, to develop new areas of support.

Investment Policy and Performance

The Board has delegated responsibility for all investment decisions to the charity's investment advisers, J M Finn & Co. The charity's policy is to maximise the long-term return of its investment fund subject to the risks normally associated with a balanced approach to portfolio management. The investment advisers have been instructed to adopt a low-risk strategy band and they have not been restricted to any particular investment categories.

FUNDING POSITION AT END 2023

As always, our heartfelt thanks go to the regular donors, benefactors, individuals, organisations and charitable Trusts, old and new, who so generously supported us throughout 2023. Their ongoing support meant that JDA could maintain service delivery for the many hundreds that benefit from our wide range of services.

i) General fundraising income

- We received £747,135 total voluntary income (2022: £962,104)
- We received £29,767 from our annual direct mail appeal (£27,544 in 2022)
- We raised £24,165 from our Spring newsletter (2022: £17,255)
- We received legacies totalling £192,708 (2022: £49,255)

ii) Major / extraordinary grants received included:

- The third year's grant of £60,000 (from a 3-year grant totalling £240,000) towards Hearing Matters in Care from The Maurice Wohl Charitable Foundation. (The Trust kindly authorised this funding to be used over a 4-year period because of setbacks in progress due to the pandemic)
- The fourth year's grant of £10,000 (from a 10-year grant totalling £100,000) from The Cecil Rosen Foundation
- £40,000 from the K C Shasha Charitable Foundation – 2nd of 2-year grant
- £25,000 from The Jewish Association for Physically Handicapped - upon closing
- £3,920 from The Locker Foundation for vital equipment for the community centre
- £5,000 from Kennedy Leigh Charitable Trust funding BSL classes for professional workers
- Specific grants to develop Hearing Matters in Care and DCafe and to pay for BSL interpreters

iii) Benefactors

We greatly appreciate our regular Benefactors' commitment to make an annual contribution of at least £5,000 towards general funds. In 2023 their donations totalled £50,000. £20,000 of this was a two-year grant, so £10,000 will be carried forward to 2024 (2022: £30,000 including £10,000 from a two-year grant of £20,000).

iv) Fundraising events

There was no major fundraising event this year as we hold them every other year and we did not have the staff to run smaller ones as usual. The surplus of £194,692 with which we ended 2022 (which included the profit from the crowdfunding campaign) was to help us sustain our services on into 2023. However, because of the unexpected legacies totalling £192,708, we were able to carry forward that surplus to 2024.

v) Other sources of income

- Moderate charges to service users for certain events, classes and activities
- Our Technology & Information Centre invites and receives voluntary donations
- The Government's Access to Work payments cover the costs of interpreters for Deaf staff
- Income from care homes for Hearing Matters in Care training and support
- Direct Payments enable vulnerable Deaf people below a set financial threshold to receive benefits to pay for community access and social care*
- Those clients who are above the financial threshold pay for JDA's management of their lives, including care, legal and financial matters.

**We have successfully secured funding through Local Authority direct payments to cover some of the costs of this essential care for our clients. It is, however, an ongoing and time-consuming battle to secure funding for the level of support needed and JDA continues to subsidise these costs.*

PLANS FOR 2024

1. Secure the funding to sustain the necessary levels of staffing and services
2. Investigate the feasibility of developing Engage (formerly Hearing Matters in Care) services to include a choice of income-generating training and consultancy packages to appeal to private care homes

SUSTAINABILITY AND FUNDRAISING

1. As always, we will continue to research and approach appropriate fundraising Trusts and encourage service users and other interested parties to participate in fundraising events in support of JDA.
2. We will run a second Crowdfunding campaign in April 2024 and more community fundraising events through the year. New staffing will ensure we have the resources to do this and hopefully generate crucial funding to help meet our 20% increase in costs.
3. We will continue to apply for funding from local authorities' Adult Social Care direct payments to help fund the intensive, specialist work we undertake to support vulnerable Deaf people
4. In time, we hope our developed Engage services (formerly known as Hearing Matters in Care) will begin to generate more income - making our support to care homes more sustainable and with the ultimate aim of underpinning our core services.

RESERVES POLICY

The definition of reserves in the SORP is 'that part of a charity's income funds that is freely available for its general purposes'. This definition of reserves therefore normally excludes:

- permanent endowment funds
- expendable endowment funds
- restricted income funds
- any part of unrestricted funds not readily available for spending, specifically income funds which could only be realised by disposing of fixed assets held for charitable use

'Reserves' are therefore the resources the Charity has or can make available to spend for any or all of the Charity's purposes once it has met its commitments and covered its other planned expenditure. More specifically, 'reserves' are income which becomes available to the Charity and is to be spent at the Trustees' discretion in furtherance of any of the Charity's objects (sometimes referred to as 'general purpose' income) but which is not yet spent, committed or designated (i.e. is 'free').

The level of reserves held takes into account the nature of income and expenditure streams, the need to match them with commitments, including future capital projects, and the nature of reserves. The Trustees will keep this level of reserves under review at each Board Meeting to ensure that it is at the optimum level to facilitate the effective operations and running of the charity.

The Trustees consider maintaining a reserve balance of £500,000 (being approximately 6 months' worth of expenditure) to be prudent. Any funds held in excess of this balance will only be spent in furtherance of the Charity's objectives, as agreed by the senior leadership team in conjunction with the Trustees.

Total reserves at the 31 December 2023 amounted to £1,324,852 (2022: £1,366,172) which includes the cost (shown in restricted funds) of Julius Newman House, JDA's community centre, purpose built to meet the specialised needs of people with hearing loss and without which the Deaf community, who cannot access mainstream facilities elsewhere, would suffer. We ended 2023 with unrestricted reserves of £785,646

Restricted reserves increased by £55,478 to £489,206 as some grants made for specific purposes have been carried forward to be used in future years, by agreement with those who made these grants. Unrestricted reserves may be needed to sustain service levels during 2025 and beyond.

The above figures are calculated as follows:

	2023	2022
Property and other restricted funds	£489,206	£433,728
Endowment Funds	£50,000	£50,000
Unrestricted funds	£785,646	£822,444
TOTAL FUNDS	**£1,324,852**	**£1,306,172**

We anticipate that our reserves will drop by an estimated £150,000 by 2025 as we will need to use these to keep our services running at current levels. Additionally, the 20% increase in expenditure is likely to continue in light of inflation.

Going Concern

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

Disclosure of information to auditors

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

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

Auditors

The auditors, BKL Audit LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.
Approved by order of the members of the board of Trustees on 31/10/2024 and signed on their behalf by:

R M Coe

Robert Coe BA (Econ) FCA
Trustee

Duncan Gee LLB
Trustee

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 DECEMBER 2023

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

Company law requires the Trustees to prepare financial statements for each financial 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 Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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

Approved by order of the members of the board of Trustees on 31/10/2024 and signed on its behalf by:

R M Coe

Robert Coe BA (Econ) FCA

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

We obtained an understanding of the legal and regulatory framework that the academy's operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included the UK Companies Act and tax legislation; and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

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

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management, and external legal counsel concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BKL Audit LLP

BKL Audit LLP

35 Ballards Lane

London

N3 1XW

31/10/2024

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

THE JEWISH DEAF ASSOCIATION
(A Company Limited by Guarantee)

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

	Note	Endowment funds 2023 £	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	*As restated Total funds 2022 £*
Income and endowments from:						
Donations and legacies	3	-	**124,920**	**622,215**	**747,135**	*962,104*
Charitable activities		-	-	**218,986**	**218,986**	*147,097*
Investments	4	-	-	**25,495**	**25,495**	*25,954*
Total income and endowments		-	**124,920**	**866,696**	**991,616**	*1,135,155*
Expenditure on:						
Charitable activities		-	**97,442**	**889,609**	**987,051**	*910,463*
Total expenditure		-	**97,442**	**889,609**	**987,051**	*910,463*
Net income/(expenditure) before net losses on investments		-	**27,478**	**(22,913)**	**4,565**	*224,692*
Net losses on investments		-	-	**(15,885)**	**(15,885)**	*(79,570)*
Net income/(expenditure)		-	**27,478**	**(38,798)**	**(11,320)**	*145,122*
Transfers between funds	15	-	**28,000**	**(28,000)**	-	-
Net movement in funds		-	**55,478**	**(66,798)**	**(11,320)**	*145,122*
Reconciliation of funds:						
Total funds brought forward		**50,000**	**433,728**	**852,444**	**1,336,172**	*1,191,050*
Net movement in funds		-	**55,478**	**(66,798)**	**(11,320)**	*145,122*
Total funds carried forward		**50,000**	**489,206**	**785,646**	**1,324,852**	*1,336,172*

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 24 to 38 form part of these financial statements.

THE JEWISH DEAF ASSOCIATION
(A Company Limited by Guarantee)
REGISTERED NUMBER: 04983830

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Note		2023 £		2022 £
Fixed assets					
Intangible assets	9		**28,000**		-
Tangible assets	10		**260,690**		*275,583*
Investments	11		**676,544**		*690,861*
			965,234		*966,444*
Current assets					
Debtors	12	**117,004**		*163,060*	
Cash at bank and in hand		**287,242**		*325,341*	
		404,246		*488,401*	
Creditors: amounts falling due within one year	13	**(44,628)**		*(118,673)*	
Net current assets			**359,618**		*369,728*
Total assets less current liabilities			**1,324,852**		*1,336,172*
Net assets excluding pension asset			**1,324,852**		*1,336,172*
Total net assets			**1,324,852**		*1,336,172*
Charity funds					
Endowment funds	15		**50,000**		*50,000*
Restricted funds	15		**489,206**		*433,728*
Unrestricted funds	15		**785,646**		*852,444*
Total funds			**1,324,852**		*1,336,172*

BALANCE SHEET (CONTINUED)
AS AT 31 DECEMBER 2023

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

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

However, an audit is required in accordance with section 145 of the Charities Act 2011.

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

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

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

R M Coe

Robert Coe BA (Econ) FCA
(Trustee)
Date: 31/10/2024

The notes on pages 24 to 38 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023 £	2022 £
Cash flows from operating activities		
Net cash used in operating activities	**(30,255)**	*64,985*
Cash flows from investing activities		
Dividends, interests and rents from investments	**25,494**	-
Purchase of intangible assets	**(28,000)**	-
Purchase of tangible fixed assets	**(3,770)**	*(8,376)*
Proceeds from sale of investments	**53,094**	*110,589*
Purchase of investments	**(54,662)**	*(46,953)*
Net cash (used in)/provided by investing activities	**(7,844)**	**55,260**
Cash flows from financing activities		
Net cash provided by financing activities	**-**	**-**
Change in cash and cash equivalents in the year	**(38,099)**	**120,245**
Cash and cash equivalents at the beginning of the year	**325,341**	*205,096*
Cash and cash equivalents at the end of the year	**287,242**	*325,341*

The notes on pages 24 to 38 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. General information

The Jewish Deaf Association is a company limited by guarantee, registered in England and Wales (Company No. 04983830). It is also a registered charity with the Charity Commission (Charity No. 1105845).

The financial statements are presented in £ sterling which is the functional currency of this company.

In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

2.2 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

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

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2. Accounting policies (continued)

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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

All expenditure is inclusive of irrecoverable VAT.

2.4 Research and development

Development costs are capitalised within intangible assets where they can be identified with a specific product or project anticipated to produce future benefits, and are amortised on the straight line basis over the anticipated life of the benefits arising from the completed product or project.

Deferred research and development costs are reviewed annually, and where future benefits are deemed to have ceased or to be in doubt, the balance of any related research and development is written off to the Statement of Financial Activities.

2.5 Intangible assets and amortisation

Intangible assets costing £NIL or more are capitalised and recognised when future economic benefits are probable, and the cost or value of the asset can be measured reliably.

Intangible assets are initially recognised at cost. After recognition, under the cost model, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

Amortisation is provided on intangible assets at rates calculated to write off the cost of each asset on a straight-line basis over its expected useful life.

Amortisation is provided on the following basis:

Development expenditure	-	25 %

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

2. Accounting policies (continued)

2.6 Tangible fixed assets and depreciation (continued)

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	4%
Fixtures and fittings	-	25%
Office equipment	-	25%

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.9 Cash at bank and in hand

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

2.10 Liabilities and provisions

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

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

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

2.11 Financial instruments

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

2. Accounting policies (continued)

2.12 Fund accounting

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

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Restricted funds 2023 £	Unrestricted funds 2023 £	Total funds 2023 £	*As restated Total funds 2022 £*
Donations	124,920	429,507	**554,427**	*510,379*
Legacies	-	192,708	**192,708**	*49,255*
Fundraising events	-	-	-	*402,470*
	124,920	622,215	**747,135**	*962,104*
Total 2022 as restated	*125,860*	*836,244*	*962,104*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

4. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £	*Total funds 2022 £*
Investment income	25,495	**25,495**	*25,954*
Total 2022	*25,954*	*25,954*	

5. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £	*Total funds 2022 £*
Charitable Activities	734,656	252,395	**987,051**	*910,463*
Total 2022	*729,932*	*180,531*	*910,463*	

Analysis of direct costs

	Activities 2023 £	Total funds 2023 £	*Total funds 2022 £*
Staff costs	468,031	**468,031**	*394,632*
Day centre expenses	70,133	**70,133**	*123,341*
Members activities	17,389	**17,389**	*58,432*
Communication support	41,966	**41,966**	*30,008*
Community transport	30,104	**30,104**	*19,036*
Community education	24,033	**24,033**	*23,019*
Advertising and publicity	5,973	**5,973**	*11,194*
Professional fees	72,622	**72,622**	*61,541*
Other expenses	4,405	**4,405**	*8,729*
	734,656	**734,656**	*729,932*
Total 2022	*729,932*	*729,932*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

5. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

Analysis of support costs

	Activties 2023 £	Total funds 2023 £	*Total funds 2022 £*
Staff costs	106,807	**106,807**	*80,074*
Depreciation	18,663	**18,663**	*17,485*
Other staff costs	1,202	**1,202**	*587*
Premises costs	35,280	**35,280**	*28,011*
Communication costs	49,038	**49,038**	*40,881*
Computer costs	21,000	**21,000**	*13,493*
Recruitment	20,405	**20,405**	-
	252,395	**252,395**	*180,531*
Total 2022	*180,531*	*180,531*	

6. Auditors' remuneration

	2023 £	*2022 £*
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	**7,920**	*7,530*

7. Staff costs

	2023 £	*2022 £*
Wages and salaries	**574,838**	*474,706*
	574,838	*474,706*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

7. Staff costs (continued)

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

	2023 No.	2022 No.
Chief Executive	1	1
Services to the community	13	13
Caretaker/Cleaner	1	1
Fundraising and publicity	2	1
Administration	4	3
	21	19

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

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2022 - £NIL)*.

During the year ended 31 December 2023, no Trustee expenses have been incurred *(2022 - £NIL)*.

9. Intangible assets

	Development £
Cost	
Additions	**28,000**
At 31 December 2023	**28,000**
Net book value	
At 31 December 2023	**28,000**
At 31 December 2022	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

10. Tangible fixed assets

	Freehold property £	Motor vehicles £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation					
At 1 January 2023	**480,222**	**8,604**	**98,706**	**100,656**	**688,188**
Additions	**-**	**-**	**2,661**	**1,109**	**3,770**
At 31 December 2023	**480,222**	**8,604**	**101,367**	**101,765**	**691,958**
Depreciation					
At 1 January 2023	**242,783**	**8,604**	**79,052**	**82,166**	**412,605**
Charge for the year	**11,041**	**-**	**1,213**	**6,409**	**18,663**
At 31 December 2023	**253,824**	**8,604**	**80,265**	**88,575**	**431,268**
Net book value					
At 31 December 2023	**226,398**	**-**	**21,102**	**13,190**	**260,690**
At 31 December 2022	*237,439*	*-*	*19,654*	*18,490*	*275,583*

11. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2023	**690,861**
Additions	**54,662**
Disposals	**(53,094)**
Revaluations	**(15,885)**
At 31 December 2023	**676,544**
Net book value	
At 31 December 2023	**676,544**
At 31 December 2022	*690,861*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

12. Debtors

	2023 £	*As restated 2022 £*
Due within one year		
Other debtors	**9,297**	*8,449*
Prepayments and accrued income	**107,707**	*154,611*
	117,004	*163,060*

13. Creditors: Amounts falling due within one year

	2023 £	*2022 £*
Trade creditors	**24,537**	*33,709*
Other taxation and social security	**12,743**	*23,899*
Other creditors	**3,123**	*1,744*
Accruals and deferred income	**4,225**	*59,321*
	44,628	*118,673*

14. Prior year adjustments

The financial statements have been amended to include legacy income of £30,000 which was received in the year to 31 December 2023. Notification that these amounts were to be paid had been received by the year ended 31 December 2022. As a result the comparative information has been amended to include this in accrued income at 31 December 2022.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2023 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2023 £
Unrestricted funds						
General Funds - all funds	**852,444**	**866,696**	**(889,609)**	**(28,000)**	**(15,885)**	**785,646**
Endowment funds						
Endowment Funds - all funds	**50,000**	**-**	**-**	**-**	**-**	**50,000**
Restricted funds						
Restricted Funds - all funds	**433,728**	**124,920**	**(97,442)**	**28,000**	**-**	**489,206**
Total of funds	**1,336,172**	**991,616**	**(987,051)**	**-**	**(15,885)**	**1,324,852**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

15. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2022 £	*As restated Income £*	*Expenditure £*	*Gains/ (Losses) £*	*Balance at 31 December 2022 £*
Unrestricted funds					
General Funds - all funds	*730,182*	*1,009,295*	*(807,463)*	*(79,570)*	*852,444*
Endowment funds					
Endowment Funds - all funds	*50,000*	-	-	-	*50,000*
Restricted funds					
Restricted Funds - all funds	*410,868*	*125,860*	*(103,000)*	-	*433,728*
Total of funds	*1,191,050*	*1,135,155*	*(910,463)*	*(79,570)*	*1,336,172*

16. Summary of funds

Summary of funds - current year

	Balance at 1 January 2023 £	**Income £**	**Expenditure £**	**Transfers in/out £**	**Gains/ (Losses) £**	**Balance at 31 December 2023 £**
General funds	**852,444**	**866,696**	**(889,609)**	**(28,000)**	**(15,885)**	**785,646**
Endowment funds	**50,000**	**-**	**-**	**-**	**-**	**50,000**
Restricted funds	**433,728**	**124,920**	**(97,442)**	**28,000**	**-**	**489,206**
	1,336,172	**991,616**	**(987,051)**	**-**	**(15,885)**	**1,324,852**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

16. Summary of funds (continued)

Summary of funds - prior year

	Balance at 1 January 2022 £	*As restated Income* £	*Expenditure* £	*Gains/ (Losses)* £	*Balance at 31 December 2022* £
General funds	*730,182*	*1,009,295*	*(807,463)*	*(79,570)*	*852,444*
Endowment funds	*50,000*	-	-	-	*50,000*
Restricted funds	*410,868*	*125,860*	*(103,000)*	-	*433,728*
	1,191,050	*1,135,155*	*(910,463)*	*(79,570)*	*1,336,172*

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Endowment funds 2023 £	**Restricted funds 2023** £	**Unrestricted funds 2023** £	**Total funds 2023** £
Tangible fixed assets	-	260,690	-	**260,690**
Intangible fixed assets	-	28,000	-	**28,000**
Fixed asset investments	50,000	200,516	426,028	**676,544**
Current assets	-	-	404,246	**404,246**
Creditors due within one year	-	-	(44,628)	**(44,628)**
Total	50,000	489,206	785,646	**1,324,852**

Analysis of net assets between funds - prior year

	Endowment funds 2022 £	*Restricted funds 2022* £	*Unrestricted funds 2022* £	*Total funds 2022* £
Tangible fixed assets	-	*275,583*	-	*275,583*
Fixed asset investments	*50,000*	*158,145*	*482,716*	*690,861*
Current assets	-	-	*488,401*	*488,401*
Creditors due within one year	-	-	*(118,673)*	*(118,673)*
Total	*50,000*	*433,728*	*852,444*	*1,336,172*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

17. Analysis of net assets between funds (continued)

The general maintenance fund represents amounts which have been designated by the directors / trustees to finance the future repairs and maintenance of the freehold property. It is planned to meet these costs fram a designation of £10,000 per annum and to fund any large one off projected expenditure.

The general fund includes all donaction for which a donor has not expressed any preference as to how the funds shall be spent and the unrestricted income accruing to the charity. These funds are applied for any charitable purpose to the benefit of the users of JDA at the absolute discretion of the trustees. The restricted property fund represents amounts which have been received specifically for, and have been used to finance the acquisition of freehold land and buildings.

Independent Deaf Support Services represents amounts received specifically for the new weekly drop-in and follow up service set up to provide information and advice, advocacy and telephone and translation for Deaf / Deafblind British Sign Language (BSL) users of all ages and faiths who live in the Borough of Barnet and who have nobody to advocate for them and inadequate professional communication support.

The other restricted funds represent numerous grants received which are being used to finance specific expenses to enable the charity to support and assist Deaf and Deafblind people.

The endowment fund represents an amount received specifically to be used for investment purposes, with any income earned being available to fund general expenditure.

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	*2022* *£*
Net income/expenditure for the year (as per Statement of Financial Activities)	**(11,320)**	*145,122*
Adjustments for:		
Depreciation charges	**18,663**	*17,485*
Gain/Losses on investments	**-**	*15,934*
Gains/(losses) on investments	**(9,610)**	*-*
Decrease/(increase) in debtors	**46,056**	*(109,396)*
Decrease in creditors	**(74,044)**	*(4,160)*
Net cash provided by/(used in) operating activities	**(30,255)**	*64,985*

19. Analysis of cash and cash equivalents

	2023 £	*2022* *£*
Cash in hand	**287,242**	*325,341*
Total cash and cash equivalents	**287,242**	*325,341*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

20. Analysis of changes in net debt

	At 1 January 2023 £	Cash flows £	At 31 December 2023 £
Cash at bank and in hand	325,341	(38,099)	287,242
	325,341	(38,099)	287,242

21. Related party transactions

During the year, the charity incurred professional fees of £9,570 (2022: £6,094) from M Goldberg, a trustee. These were included on an arms length basis.

During the year, the trustees' made aggregate donations of £Nil (2022: £64,140).
No other director or trustee received any remuneration or reimbursement of expenses during the year.

THE JEWISH DEAF ASSOCIATION

England & Wales - Charity number 1105845

Accounts

Registered number: 04983830
Charity number: 1105845

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees	Trudy King, Chair Duncan Gee LLB, Vice Chair Robert Coe BA (Econ) FCA, Hon Treasurer Richard Hasseck FCA, Trustee Caroline Janner, Trustee Mira Goldberg, Trustee/Members' Representative Bob Shemtob, Trustee Malcolm Cohen, Trustee
Company registered number	04983830
Charity registered number	1105845
Registered office	Julius Newman House Woodside Park Road North Finchley London N12 8RP
Chief executive officer	Sue Cipin
Independent auditors	BKL Audit LLP Chartered Accountants 35 Ballards Lane London N3 1XW
Bankers	HSBC Bank plc 196 Oxford Street London W1A 1EZ
Investment advisors	J M Finn & Co 4 Coleman Street London EC2R 5TA

Throughout this document:

*The word **Deaf** (with a capital D) is used to denote people most likely to be immersed in Deaf culture and communicate using British Sign Language.*

*The word **Deafblind** (with a capital D) is used to denote Deaf people who are also blind, and who communicate via hands-on sign language*

*The term **deaf** (with a little d) describes people who do not use sign language and identify more with the hearing world*

*The term **deaf** also combines the two, referring to everyone with a hearing loss.*

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 January 2022 to 31 December 2022. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective January 2015).

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

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 3rd December 2003 and registered as a charity on 31st August 2004. The company was established under a Memorandum of Association that established the objectives and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and, in accordance with the Memorandum and Articles of Association, are also required to be Members of the company. Under the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting. The directors seek to ensure that the needs of the company's various client groups are appropriately reflected through the diversity of its governing Board.

Trustee Induction and Training

JDA Trustees are relevant to the work and needs of the charity and most of the existing trustees are familiar with the practical work of the charity through their long involvement with the organisation and its predecessor body. New trustees are required to attend a training session led by the Chief Executive to enable them to familiarise themselves with the charity and the context within which it operates.

Risk Management

After the Board conducted a risk review, appropriate controls were put in place to mitigate any significant or major risks the charity might face. Procedures are also in place to ensure compliance with the health and safety of staff, volunteers, clients and visitors to Julius Newman House. The controls and procedures are reviewed periodically to ensure they continue to meet the needs of the charity. *N.B. Extensive extra health, safety and hygiene measures were implemented during the pandemic and they remain in place.*

Public Benefit

In deciding the activities to be undertaken by the charity, the Board of Trustees has paid due regard to the public benefit guidance published by the Charity Commission in Section 4 of the Charities Act 2006.

Organisational Structure

The Board meets at least quarterly in accordance with the Articles of Association and is responsible for the charity's strategic direction and policy. Eight members served during 2022. One retired at the AGM. The Chief Executive attends board meetings on an ex-officio basis but has no voting rights.

The Chief Executive has operational responsibility for fundraising and service delivery and manages 4 full-time and 16 part-time workers including fully trained Support Workers, all fluent in British Sign Language, as well as a qualified hearing consultant. Professional interpreters, guides and lip-speakers are employed as and when required.

The staff team is complemented by 50 volunteers whose contribution is integral to the work of the charity.

Related Parties

The charity works closely and collaboratively with other organisations providing complementary services to its client groups.

VISION

JDA's vision is of a world where there are no barriers to communication and understanding between deaf and hearing people; a world with respect, inclusion and equality.

MISSION

By informing, supporting and educating, our mission is to improve access, independence, equality and inclusion for people with a hearing loss, thereby enabling every person with hearing loss to get the very best out of life.

AIMS

- To increase access to information and services
- To reduce social exclusion and isolation and increase participation in the community
- To improve physical and mental health and wellbeing
- To enable full, active, safe, happy and independent lives

OBJECTIVES

The JDA's primary objective is to provide support to persons with all levels of hearing loss and related issues. Whilst the Company has particular expertise in meeting the religious, cultural and social needs of people who are of the Jewish faith, services are open to all, and are firmly established as such.

Strategies to achieve our aims and objectives and deliver public benefit:

- Serving the wide-ranging information, advice, support, advocacy, social and care needs of Deaf/Deafblind, deafened and hard of hearing people of all ages, all methods of communication, all faiths and none
- Supporting people affected by the deafness of a child or other family member
- Enabling more fulfilling lives at home, at work, in the community and in care homes
- Breaking down barriers by promoting respect, inclusion and equality
- Providing a culturally appropriate social environment and activity programme for our Jewish clients.

Geographical reach

The JDA is centrally situated in North Finchley in the London Borough of Barnet and we serve people from the surrounding boroughs and beyond. Our support extends across England, and occasionally overseas.

Fees and charges

In order to ensure equality with hearing people, who have free access to mainstream information and advice services, we keep our equivalent accessible services free of charge; we keep other charges low as the majority of our clients, particularly those aged 60+, are unemployed and on benefits.

Introduction

After another tough year post-pandemic, staff, volunteers, members and visitors were delighted to see JDA back in full operation in 2022 – as always, working efficiently and effectively together and doing what no other organisation can - enabling the deaf and hard of hearing people of our community to overcome the obstacles they face daily in our hearing world and to get the very best out of life.

Over the past year, JDA has enabled an estimated 2,410 Deaf, Deafblind and hard of hearing people to overcome their daily challenges and lead the very best life possible. 1,681 individuals living with hearing loss, 489 care home staff and 240 Deaf sign language users – plus, indirectly, their families, medical professionals and various other people working with them - have benefited from JDA's specialist services, which no other organisation can provide.

SERVICES / ACTIVITIES

JDA AT THE HEART OF THE DEAF COMMUNITY

A. SERVICES FOR OLDER DEAF / DEAFBLIND PEOPLE, MAINLY BRITISH SIGN LANGUAGE (BSL) USERS

Our older clients are multiply disadvantaged and extremely vulnerable. Excluded from mainstream day centre provision and support services, many turn to JDA as their sole source of support and companionship.

Aims:

- Alleviate isolation and exclusion by ensuring that clients receive the care, support and companionship they need

- Improve equality of access by providing clear information and facilitating access to services
- Improve the quality and range of social/cultural/religious lives
- Facilitate optimum physical and emotional health, mental stimulation and sense of wellbeing
- Enable clients to cope better with everyday life and crises, thereby reducing stress and anxiety
- Increase active participation in community life by ensuring everyone has full access and can be involved in the planning, delivery, evaluation and review of activities and services
- Empower people to have a voice, make informed choices and achieve personal control
- Enable clients to maintain safe, independent living at home and out of care for as long as possible.

What we do:

1. **Support Services – enabling Deaf people to cope with whatever challenges life brings**

JDA's team of skilled Support Workers, all fluent in BSL, provide personalised emotional and practical support, accessible information, befriending, guidance, counselling, interpreting and advocacy in all aspects of life. Support is provided at JDA's Deaf-friendly, purpose built, welcoming community centre, in clients' own homes, in hospitals and hospices, out in the community and in care homes and includes:

- Official appointments e.g. banks, solicitors, council services, utilities companies, domestic matters
- Medical appointments, tests and procedures
- During illness/ crisis/ bereavement/ in hospital/ on discharge from hospital/ end-of-life care
- Monitoring management of medication/ dietary guidance
- At funerals and other religious occasions
- Liaison with social services/ assisted living facilities/ care homes and other agencies as needed

- Increasingly intensive support as older Deaf/Deafblind people's needs become more complex due to ageing, illness and/or dementia, including:
  - more home and hospital visits
  - taking on next of kin and/or Power of Attorney
  - supporting them when moving home and through the transition to residential care
  - enabling them to keep in touch with loved ones
  - ensuring their end-of-life wishes are met and that they are treated with dignity and respect
  - arranging funerals, tombstones and consecrations.

We continued to take care of all our clients' medical issues, ensuring they understood and were able to communicate effectively with doctors, liaising with medical professionals on their behalf and putting everything in place to enable them to remain in the best of health.

Several older Deaf members' needs have increased due to ageing, illness and/or dementia. Sadly, there are no local residential homes catering for older Deaf/Deafblind people - so we continue to do all we can to enable our older members to receive the care they need in their own homes, where they are happiest, for as long as possible. Working closely with the members' families and professional agencies Remark Living, Tonic Care and specialist freelance workers, our wonderful team of Support Workers manage and oversee every aspect of their care package, medical care, social and domestic life – keeping our members safe, well, thriving and enjoying a good life – secure in the knowledge that JDA is looking after them always.

In 2022, the Support Team carried out an unprecedented 5,637 support interventions (4,500 in 2021). Of these,1,524 were medical interventions (accompaniment/ interpreting at hospital appointments/ support through illness, etc).

2. **Wednesday Club / Day Centre for older Deaf and Deafblind people who need support**

Older Deaf and Deafblind people (supported by JDA staff, volunteers, professional "hands-on" communicator/guides and personal carers) enjoyed a lively, weekly, year-round programme of stimulating social/cultural/educational/religious events - with a hot, kosher 3-course meal and refreshments provided throughout the day.

Our very popular on-site activities included stimulating quizzes, games and discussions, speakers with interesting and diverse talks (on topics ranging from How to Protect yourself from Scams to Self-Care to Diwali), arts and crafts classes, brain exercises, keep fit sessions, celebrations of Jewish festivals and a wonderful Challah Bake during Shabbat UK Week when our Patron Chief Rabbi Sir Ephraim Mirvis KBE delighted us by making a surprise visit to JDA. The group also went on outings to places of interest including the Titanic Exhibition, London Transport Museum, Brighton, Hampton Court Palace and the Bank of England.

As always:

- Older people with impaired mobility and unable to travel independently were able to get out thanks to our volunteer drivers and by means of door-to-door transport in taxis when necessary.
- Forum meetings enabled members to be fully informed and to influence services and activities.
- Jewish Deaf/Deafblind people enjoyed active participation in JDA Jewish festival observances, culture and traditions from which they would otherwise be excluded.

Outcomes / Achievements

Deaf Services benefited 240 Deaf and Deafblind people with:

- improved physical, mental and emotional **health and wellbeing**
- reduced isolation and exclusion
- reduced stress and anxiety
- **continued access** to support, care and information, enabling them to make informed choices
- maintaining mental and physical **stimulation**
- a sense of joy and purpose, having something to look forward to and **a place to belong**
- a greater sense of **inclusion, safety and security**, knowing we are there to help them cope
- having their wishes honoured and being treated with **dignity, respect and compassion**
- having in place benefit entitlements, care packages, wills and funeral arrangements
- the **peace of mind** of knowing they are **cared for** and **not alone** in later life.

3. **Dcafe and Dcafe Community – JDA's signing café, volunteer training scheme and community services**

- **Dcafe** - Weekly kosher/dairy café for Deaf/Deafblind people, run by unemployed, young Deaf volunteers, trained intensively by JDA in customer service, cash handling, food & hygiene, health & safety, etc.
- **Dcafe Community** – A lively programme of activities takes place alongside Dcafe to encourage togetherness and provide stimulation for Deaf signers. This gives them every chance to broaden their minds through interesting and enjoyable discussions and activities, encouraging everyone's involvement, run enthusiastically by Brinthan (JDA's Deaf Community Officer), and including:

    - Dcafe News – updates and discussions on politics and world news
    - Modern Society – discussions on technology and advancements in the world today
    - Cultural celebrations – celebrating different cultures
    - Our Stories – sharing stories about Deaf culture and Deaf people's lives
    - Fun and Games – upbeat, interactive games.

Outcomes / Achievements

Tuesdays at JDA are more popular than ever thanks to a wonderfully warm and inclusive atmosphere. Wednesday Club members who were independent enjoyed an additional day out to look forward to each week, socialising with Deaf people of all ages. Lots of newcomers have been introduced, enabling people who would otherwise be alone at home to socialise with friends and make new ones, eat well, enjoy a range of interesting discussions and interactive activities and be a part of the JDA community.

We held a Tiara Tea and Garden Party at the Glenlyn Hotel next door to celebrate Her Majesty the Queen's Platinum Jubilee, with traditional cream tea and croquet on the lawn. A wonderful sense of community and jubilation was shared by all.

Dcafe Volunteer Training Scheme

In 2022 the programme benefited 9 unemployed Deaf volunteers who gained new skills/ qualifications and improved their confidence and self-esteem - enabling them to work as members of a team whilst making a useful contribution to the community and increasing potential for future progression into paid jobs. Three of 2022's volunteers moved on into paid employment as a result of their newly acquired skills – including one as a self-employed cake baker.

4. **Independent Deaf Support Services (IDSS)** – Information and Advice and Telephone/Translation Drop-In

BSL Tuesdays weekly Drop-In (and follow-up support) was established in 2012 to give critically needed support to the increasing number of Deaf people turning up at JDA in crisis. This crucial service meets the neglected support needs of Deaf people of all ages, faiths and nationalities.

It supports Deaf people who lack the language and/or life skills to cope independently, cannot access mainstream support services and have nowhere else to turn for help with correspondence, paperwork, phone calls and official matters. We deal with complex issues and are a voice for clients in handling challenging bureaucratic errors and complications, some of which would have serious consequences including fines, court action, even eviction.

Throughout 2022 we worked hard to deal with benefits issues that arose during the pandemic, and the great backlog of PIP and DLA benefits issues, which left some people on the poverty line. In the ten months from January to October 2022, our staff carried out 992 interventions for 66 clients. As always, we made sure everyone received the help they needed with benefits, housing, medical issues, interpreters, communicating with utilities companies, complicated paperwork and issues relating to domestic life.

Our monitoring records show that, as a result of this service, Deaf people who would otherwise be unsupported have improved health, wellbeing, living conditions and financial circumstances and access to the information, support and services they need to live life as they wish, to remain mentally stable and to be a part of our social and supportive signing community.

We succeeded in securing more Direct Payments income and we will continue to build on this, so we can sustain IDSS and keep providing Deaf people with the appropriate level of support for their needs.

Some clients' needs increased to such a degree that they were transferred to Support Services for more intensive support.

Outcomes / Achievements

Vulnerable, desperate people found that becoming a part of the JDA community, and accessing our specialist support, has been life changing. The team's professional knowledge helped to achieve:

- improved health/ wellbeing
- improved living conditions/ financial circumstances
- increased independence and ability to make informed choices
- reduced stress and anxiety and improved mental health
- prevention of crises
- improved access to information and services
- reduced isolation and exclusion
- enhanced physical and mental stimulation
- greater activity and regular involvement in community life
- a sense of purpose and belonging
- a greater sense of safety and security, knowing we are there to help them cope
- increased involvement, confidence and skills of individuals joining our volunteer workforce, potentially as a stepping stone towards paid employment

5. JDA Computer Club – IT training led in BSL by a Deaf tutor

Computer Club continued on Zoom until December 2022 when it once again took place on site at JDA. These training sessions enable Deaf people to improve their computer skills and discuss issues relating to hardware, software, smart phones, iPhones, iPads. Approximately 20 Deaf people benefited from improved IT skills, enhanced independence and increased access to information.

B. JDA FAMILY SERVICES

As always, we offered families the individualised, confidential support, information, advice and guidance they need to give their child the best start in life - including out-of-hours work as necessary. We worked with (mostly) hearing parents of deaf/deafened babies and children right through to university – in response to individual need, focusing on the best interests of the child.

Aims:

- To facilitate acceptance and improve coping and positive parenting skills
- To enable deaf children to grow up as happy, confident individuals, able to fulfil their potential
- To combat feelings of isolation and exclusion
- To inform choice regarding all aspects of the deaf child's life

Activities:

- Counselling for parents of newly diagnosed babies and ongoing practical/emotional support as needed
- Telephone support and/or home visits, visits to schools, crisis intervention as necessary
- Help in accessing geographically, financially and culturally appropriate statutory support/services
- Impartial information and advice on how to assess and access suitable education from nursery onward, therapeutic services, the latest facilities and technology, surgical options, benefits, etc.
- Social networking/ building friendships and peer support
- Liaison with voluntary/ statutory bodies such as The National Deaf Children's Society (NDCS), The Cochlear Implant Support Group and education authorities.

Outcomes / Achievements

30 families were actively supported, 4 of whom have 2 deaf children each. The ages range from 5 months to 19 years old. As a result of JDA's support, the families were able to gain **better coping skills and a more positive outlook, increased confidence and understanding, reduced stress and anxiety**. In addition:

- Parents were **better informed** about benefit entitlements, educational and therapeutic options and so able to make the best choices for their individual circumstances
- Families continued to benefit from **reduced isolation** and exclusion due to their strong peer support network facilitated by JDA
- JDA families raised awareness of JDA's services, issues relating to deafness and substantial funds by:
  - Their involvement in October's crowd funding campaign
  - Gaining sponsorship for their participation in the Maccabi Fun Run
  - A deaf child and her family did a Big Walk in aid of JDA to celebrate her Batmitzvah.

JDA's Hear to Learn Campaign – improving the learning environment for deaf pupils

In 2022 we raised the funds to acoustically treat Immanuel Primary School. As with previous schools treated, the panels installed improved the learning environment for deaf pupils, putting them on a more equal footing with their hearing classmates. The panels work by reducing the echoes constantly bouncing around, making it far easier for deaf children to hear, join in and focus – resulting in them being far less tired and stressed and doing much better at school, both educationally and socially – and, indeed, benefiting all pupils and teachers.

C. "HEARING CONNECT" SERVICES – for all who are deafened, hard of hearing or experiencing tinnitus

Aims:

To enable people coping with an acquired hearing loss to become more informed, less isolated, more confident, more independent and socially active, and more connected to those around them.

What we do:

- **Technology & Information Centre** - information and access to the latest specialist equipment such as amplified telephones, personal amplification kits, TV listeners and vibrating doorbells, alarms and pager systems
- **Advice and consultations** - professional guidance on coping with hearing loss and improving communication
- **Mobile technology and hearing aid services** for people who cannot get out and about easily
- **Impartial information, technical advice and guidance** on NHS and private sector audiology – demonstrating equipment and vital skills for people with acquired hearing loss
- **Lipreading classes** – enabling people with hearing loss to improve their communication skills, confidence and assertiveness and belong to a network of people with shared experiences
- **Tinnitus Retraining Therapy** – personalised retraining and guidance to help minimise the intrusive perception of sounds
- **Tinnitus Support Group** – support, information and guidance for people living with tinnitus

Referrals came from all over the country and our expert staff carried out 779 interventions supporting 329 people during 2022. This included telephone/ email consultations and client visits for Information and Technology advice/ demonstrations as well as guidance under Hearing Aid Maintenance, in people's own homes when necessary - reducing their isolation and loneliness, relieving their stress and anxiety.

Lipreading classes

JDA continued to run two classes each Monday - one Zoom class and one onsite class - so that our learners can choose which is more convenient to attend. In 2022 there were 32 lipreading students. As always, students gained a lot from the classes, and saw their isolation reduced as they were able to exchange views and experiences with other people with hearing loss.

Outcomes / Achievements

People with hearing loss and/or living with Tinnitus were enabled to:

- improve communication, knowledge and confidence
- keep up to date with the technology available to make their lives easier
- optimise the quality and range of their hearing and get the best out of their hearing aids
- increase independence and become less reliant on others
- become more socially active and feel less isolated and excluded
- benefit from the opportunity to make friends, share and learn with others in similar situations
- develop practical coping strategies, improve independence, relationships, and quality of life.

D. "HEARING MATTERS IN CARE" –
SPECIALIST TRAINING, CONSULTANCY AND SUPPORT FOR CARE HOMES
enabling older care home residents who are isolated by their hearing loss to lead a fuller, more engaged and stimulating life

Aims:

- To alleviate the isolation and exclusion of older people who are housebound or living in care with hearing loss
- To improve practices within residential homes so that the needs of people with hearing loss are identified and addressed from admission onwards
- To improve awareness and understanding of how hearing loss affects older people in care, practically and emotionally, and enable staff to respond appropriately
- To increase access and provision for older people with hearing loss who are living in care
- To empower older people with hearing loss, and the people working with them or caring for them, to know where to turn for specialist advice
- To help formulate formal hearing loss policies and procedures in care homes, thereby changing the culture and facilitating long-term impact.

Activities:

Hearing Matters in Care is **JDA's pioneering hearing support service for care homes**, now in its 7th year. It remains the only service of its kind in England.

As hearing loss is age related, more than 80% of people living in care homes have significant hearing loss. And yet, until JDA set up this service, care homes had no protocols in place for meeting their needs.

Our overarching purpose is to ensure residents with hearing loss have the best possible chance of being able to understand and communicate with their families, the people who care for them and the people around them, to be included in the social life around them, to stay connected with others and, by so doing, have increased overall wellbeing.

We observe and assess, train staff, management and Hearing Loss Champions (*see Outcomes below)* within each home, create action plans, support residents directly, provide specialist equipment and support care home management in introducing new policies and working practices.

In **2022,** we delivered **62 training courses to care homes in the Jewish community. We trained 522 staff in 15 homes -** 9 Jewish Care homes, 3 Heathlands Village (The Fed) homes in Manchester, Nightingale House and Nightingale Hammerson - **benefiting an estimated 1388 residents and indirectly many more relatives. Since the service started until December 2023, it has trained 1454 staff in 32 care homes**.

Nightingale Hammerson asked us to create a **30-minute online induction course for all their staff**, which is now up and running and available to all the care homes we support.

Thanks to a grant from The Wolfson Family Charitable Trust, we provided £25,000 worth of **free equipment** to homes including personal amplifier kits to enable individuals to hear more clearly, microphones, loop systems, phones and devices for listening to the TV without disturbing others.

Outcomes

This year we made significant progress, and **all the organisations we work with have improved their protocols and approaches towards supporting residents with hearing loss**. For example, daily electronic care records now include information on regularly checking people's hearing aids and details of when each resident likes to wear them or not wear them – a game-changer for those residents.

Through our training and support, there are now Hearing Loss Champions in each home, able to ensure that residents' hearing aids are working effectively as they are regularly maintained, well fitted, clean and without blockages. This means that staff can take ownership, issues can be addressed promptly, and the JDA team members are freed to focus on our professional training.

Although there is still much to be done, it is heart-warming to see how, with the right support and equipment in place, the older people in these care homes can emerge from their isolation, interact better with the people around them, have meaningful conversations with family and staff and enjoy a more social, inclusive life.

"HEARING MATTERS AT HOME" - support for individuals living in their own homes

North London areas

Thanks to our wonderful volunteers, our mobile hearing aid maintenance service continues to support people who are unable to get out and about themselves. In 2022, 7 volunteers supported 127 clients.

Redbridge and surrounding areas

In 2022, 2 volunteers supported 51 clients.

JDA NEWS, TV AND SOCIAL MEDIA

Our new Marketing Manager, recruited in November 2022, helped to kick start an increasingly high profile in the press and on social media, notably Facebook and Instagram, raising awareness of JDA and its services and inclusivity. We continued to promote opportunities to fundraise such as with *easyfundraising*.

****STOP PRESS****

2022 closed with the wonderful news that JDA's Chief Executive, Sue Cipin, had been awarded the honour of Officer of the Order of the British Empire (OBE) in the 2023 New Year Honours List for services to charity and to people with sensory impairments.

Staffing

In 2022 we were at last able to fill staff positions that had been left vacant to save money during the pandemic. We recruited two new staff members, Administrator and Marketing Manager. This will allow us to re-establish the infrastructure and capacity to maintain and develop services *(see more under Sustainability and Fundraising).*

Investment Policy and Performance

The Board has delegated responsibility for all investment decisions to the charity's investment advisers, J M Finn & Co. The charity's policy is to maximise the long-term return of its investment fund subject to the risks normally associated with a balanced approach to portfolio management. The investment advisers have been instructed to adopt a low-risk strategy band and they have not been restricted to any particular investment categories.

FUNDING POSITION AT END 2022

As always, our heartfelt thanks go to the regular donors, benefactors, individuals, organisations and charitable Trusts – old and new - who supported us so generously throughout 2022. Their ongoing loyalty as we navigated a post-pandemic world meant that JDA could keep serving the many hundreds that need us, without having to make cutbacks.

i) General fundraising income

- We received £932,104 total voluntary income (2021: £513,477).
- We received £27,544 from our annual direct mail appeal (£37,633 in 2021).
- We raised £17,255 from our Spring newsletter (2021: £15,344).
- We received legacies totalling £23,755 (2021: £61,147)

ii) Major / extraordinary grants of £10,000+ received included:

- The second year's grant of £60,000 (from a 3-year grant totalling £240,000) towards the Hearing Matters in Care from The Maurice Wohl Charitable Foundation. The Trust has authorised that this funding may be used over a 4-year period because of setbacks during the pandemic)
- The third year's grant of £10,000 (from a 10-year grant totalling £100,000) from The Cecil Rosen Foundation
- £40,000 from the K C Shasha Charitable Foundation to be used over two years
- £20,000 from Garfield Weston Foundation
- £20,000 from The Jane Goodman Charitable Trust
- A grant of £9,940.15 from The Locker Foundation for vital equipment for the community centre
- Specific grants to develop Hearing Matters in Care, DCafe and pay for sign language interpreters

iii) Benefactors

We greatly appreciate our regular Benefactors' commitment to make an annual contribution of at least £5,000 towards general funds. In 2022 their donations totalled £30,000 (£10,000 included carried over from 2021). (2021: £45,000 included a donation of £20,000 over two years).

iv) Fundraising events

As we had been unable to hold a fundraising event since 2019, it was a crucial time financially. We held our first crowdfunding campaign in October 2022 and, thanks to our generous match funders, champions and supporters, raised £373,000 nett to keep running all our 40 services at current levels throughout 2022 and 2023.

The majority of this sum was expended in 2022 but, **as was explained to our generous match funders, £172,000 was raised to help sustain our services throughout 2023.** Under the mandatory SORPs, despite this £172,000 being expended in 2023, we are required to show this income in 2022, which results in a surplus. **If we had carried forward this income to 2023, the overall surplus for 2022 would have been £22,692.** We are working hard to raise the additional funds needed to end 2023 with a balanced budget.

v) Other sources of income

- Moderate charges to service users for certain events, classes and activities
- Our Technology & Information Centre invites and receives voluntary donations
- The Government's Access to Work payments covers the costs of interpreters for Deaf staff
- Direct Payments enable vulnerable Deaf people below a set financial threshold to receive benefits to pay for community access and the social care that JDA had previously made available to them at no charge
- Those clients who are above the financial threshold pay for JDA's management of every aspect of their lives, including care, legal and financial matters
- Income from care homes for **Hearing Matters in Care** training and support.

PLANS FOR 2023

1. Secure the funding to sustain the necessary levels of staffing and services
2. Increase staffing to develop fundraising potential and ensure sustainability for the future
3. Further develop **Hearing Matters in Care** to alleviate the isolation and exclusion of older people with hearing loss living in care:
    - Develop services into more care homes and train more management and staff
    - Entrench hearing loss awareness more deeply into the culture of our community's not-for-profit care homes
    - Focus more on coaching and mentoring Hearing Loss Champions in care homes - to develop skills and knowledge and get them more established, respected and supported.
    - Continue to work on increasing income by offering our training and consultancy services to private care homes at market rates.
4. NEW! Introduce British Sign Language training courses for hearing care workers and professionals working with vulnerable Deaf clients

SUSTAINABILITY AND FUNDRAISING

Having appropriate staff in place is crucial to the sustainability of JDA's services. Having postponed recruitment for so long due to covid, in 2022 we employed additional temporary staff to manage our October crowdfunding campaign, in order to raise our profile and generate more income.

In November 2022, we recruited our first Marketing Manager to build on the crowdfunding campaign's success and increase community engagement, support and funding for JDA.

RESERVES POLICY

The definition of reserves in the SORP is 'that part of a charity's income funds that is freely available for its general purposes'. This definition of reserves therefore normally excludes:

- permanent endowment funds
- expendable endowment funds
- restricted income funds
- any part of unrestricted funds not readily available for spending, specifically income funds which could only be realised by disposing of fixed assets held for charitable use

'Reserves' are therefore the resources the Charity has or can make available to spend for any or all of the Charity's purposes once it has met its commitments and covered its other planned expenditure.

More specifically, 'reserves' are income which becomes available to the Charity and is to be spent at the Trustees' discretion in furtherance of any of the Charity's objects (sometimes referred to as 'general purpose' income) but which is not yet spent, committed or designated (i.e. is 'free').

The level of reserves held takes into account the nature of income and expenditure streams, the need to match them with commitments, including future capital projects, and the nature of reserves. The Trustees will keep this level of reserves under review at each Board Meeting to ensure that it is at the optimum level to facilitate the effective operations and running of the charity.

The Trustees consider maintaining a reserve balance of £500,000 (being approximately 6 months' worth of expenditure) to be prudent in the current climate. Any funds held in excess of this balance will only be spent in furtherance of the Charity's objectives, as agreed by the senior leadership team in conjunction with the Trustees.

Total reserves at the 31 December 2022 amounted to £1,306,172 (2021: £1,191,040) which includes the cost (shown in restricted funds) of Julius Newman House, JDA's community centre, purpose built to meet the specialised needs of people with hearing loss and without which the Deaf community, who cannot access mainstream facilities elsewhere, would suffer.

We ended 2022 with unrestricted reserves of £822,444, thanks to the income from our first crowdfunding campaign held in October 2022. This raised £373,000 nett, which was critically needed to keep running all our 40 services at current levels throughout 2022 and 2023.

Restricted reserves increased by £22,860 to £433,728 (2021: £410,868) as some grants made for specific purposes have been carried forward to be used in future years, by agreement with those who made these grants.

A further £320,000 has been earmarked from the total reserves to cover wind-down costs in the event of the dissolution of the charity.

This means that the unrestricted reserves available for immediate usage by the charity reduces to £502,444.

Our reserves will drop in 2023 as £172,000 raised by the 2022 Crowdfunding campaign will be expended to keep our services running at current levels throughout 2023. Additionally, expenditure is likely to increase by 20% in light of inflation.

The charity traditionally holds fundraising dinners every two years, but during Covid-19 pandemic we were unable to do so. Unrestricted reserves may be needed to sustain service levels during 2023 and beyond.

The above figures are calculated as follows:

	2022	2021
Property and other restricted funds	£433,728	£410,868
Endowment Funds	£50,000	£ 50,000
Estimated costs of the dissolution of the charity should they ever be needed	£320,000	£320,000
Unrestricted available funds	£502,444	£410,182
TOTAL FUNDS	**£1,306,172**	**£1,191,040**

The amount of specific designations made in relation to the unrestricted reserves totals to £NIL.

Going Concern

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

Disclosure of information to auditors

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

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

Auditors
The auditors, Landau Baker Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 27 October and signed on their behalf by:

Robert Coe BA (Econ) FCA
Trustee

Duncan Gee LLB
Trustee

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 DECEMBER 2022

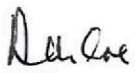
The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . 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 charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Approved by order of the members of the board of Trustees on 27 October 2023 and signed on its behalf by:



Robert Coe
Trustee

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION

Opinion

We have audited the financial statements of The Jewish Deaf Association (the 'charitable company') for the year ended 31 December 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

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

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

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

We considered the nature of the industry and its control environment, and reviewed the academy's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory framework that the academy's operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included the UK Companies Act and tax legislation; and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

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

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management, and external legal counsel concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BKL Audit LLP

BKL Audit LLP

Chartered Accountants
Statutory Auditor

35 Ballards Lane

London

N3 1XW

27 October 2023

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

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

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
Income and endowments from:						
Donations and legacies	3	**806,244**	**125,860**	**-**	**932,104**	*513,477*
Charitable activities		**147,097**	**-**	**-**	**147,097**	*202,803*
Investments	4	**25,954**	**-**	**-**	**25,954**	*21,117*
Total income and endowments		**979,295**	**125,860**	**-**	**1,105,155**	*737,397*
Expenditure on:						
Charitable activities		**807,463**	**103,000**	**-**	**910,463**	*745,536*
Total expenditure		**807,463**	**103,000**	**-**	**910,463**	*745,536*
Net income/(expenditure) before net (losses)/gains on investments		**171,832**	**22,860**	**-**	**194,692**	*(8,139)*
Net (losses)/gains on investments		**(79,570)**	**-**	**-**	**(79,570)**	*53,073*
Net movement in funds		**92,262**	**22,860**	**-**	**115,122**	*44,934*
Reconciliation of funds:						
Total funds brought forward		**730,182**	**410,868**	**50,000**	**1,191,050**	*1,146,116*
Net movement in funds		**92,262**	**22,860**	**-**	**115,122**	*44,934*
Total funds carried forward		**822,444**	**433,728**	**50,000**	**1,306,172**	*1,191,050*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 24 to 35 form part of these financial statements.

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)
REGISTERED NUMBER: 04983830

BALANCE SHEET
AS AT 31 DECEMBER 2022

	Note		2022 £		2021 £
Fixed assets					
Tangible assets	8		**275,583**		*284,692*
Investments	9		**690,861**		*770,431*
			966,444		*1,055,123*
Current assets					
Debtors	10	**133,060**		*53,664*	
Cash at bank and in hand		**325,341**		*205,096*	
		458,401		*258,760*	
Creditors: amounts falling due within one year	11	**(118,673)**		*(122,833)*	
Net current assets			**339,728**		*135,927*
Total assets less current liabilities			**1,306,172**		*1,191,050*
Net assets excluding pension asset			**1,306,172**		*1,191,050*
Total net assets			**1,306,172**		*1,191,050*
Charity funds					
Endowment funds	12		**50,000**		*50,000*
Restricted funds	12		**433,728**		*410,868*
Unrestricted funds	12		**822,444**		*730,182*
Total funds			**1,306,172**		*1,191,050*

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

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

However, an audit is required in accordance with section 144 of the Charities Act 2011.

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

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

The financial statements were approved and authorised for issue by the Trustees on 27 October 2023 and signed on their behalf by:

Robert Coe
Trustee



The notes on pages 24 to 35 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 £	*2021* *£*
Cash flows from operating activities		
Net cash used in operating activities	**230,731**	*(18,844)*
Cash flows from investing activities		
Dividends, interests and rents from investments	**25,954**	*21,117*
Proceeds from sale of investments	**110,589**	*29,759*
Purchase of investments	**(238,653)**	*(36,725)*
Purchase of fixed assets	**(8,376)**	-
Net cash (used in)/provided by investing activities	**(110,486)**	**14,151**
Cash flows from financing activities		
Net cash provided by financing activities	**-**	**-**
Change in cash and cash equivalents in the year	**120,245**	**(4,693)**
Cash and cash equivalents at the beginning of the year	**205,096**	*209,789*
Cash and cash equivalents at the end of the year	**325,341**	*205,096*

The notes on pages 24 to 35 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. General information

The Jewish Deaf Association is a company limited by guarantee, regustered in England and Wales (Company No. 04983830). It is also a registered charity with the Charity Commission (Charity No. 1105845).

The financial statements are presented in £ sterling which is the functional currency of this company.

In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

2.2 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

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

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2. Accounting policies (continued)

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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

All expenditure is inclusive of irrecoverable VAT.

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

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

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	4%
Motor vehicles	-	25%
Fixtures and fittings	-	25%
Office equipment	-	25%

2.5 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

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

2. Accounting policies (continued)

2.8 Liabilities and provisions

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

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

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

2.9 Fund accounting

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

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
Donations	384,519	125,860	**510,379**	*441,430*
Legacies	19,255	-	**19,255**	*61,147*
Fundraising events	402,470	-	**402,470**	*10,900*
	806,244	125,860	**932,104**	*513,477*
Total 2021	*385,163*	*128,314*	*513,477*	

n October 2022, the charity undertook a successful matched funding Crowd Funding campaign. This raised a total of £382,770. The majority of this sum was expended in 2022 but, as was explained to our generous match funders, £172,000 was raised to help sustain our services throughout 2023. Under the mandatory SORPs, despite this £172,000 being expended in 2023, we are required to show this income in 2022, which results in a surplus. If we had carried forward this income to 2023, the overall surplus for 2022 would have been £22,692. We are working hard to raise the additional funds needed to end 2023 with a balanced budget.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

4. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	*Total funds 2021 £*
Investment income	25,954	**25,954**	*21,117*
Total 2021	*21,117*	*21,117*	

5. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £	*Total funds 2021 £*
Charitable activities	729,932	180,531	**910,463**	*745,536*
Total 2021	*568,678*	*176,858*	*745,536*	

Analysis of direct costs

	Activities 2022 £	Total funds 2022 £	*Total funds 2021 £*
Staff costs	394,632	**394,632**	*335,865*
Day centre expenses	123,341	**123,341**	*58,237*
Members activities	58,432	**58,432**	*9,054*
Communication support	30,008	**30,008**	*30,913*
Communication transport	19,036	**19,036**	*12,137*
Community education	23,019	**23,019**	*10,308*
Advertising and publicity	11,194	**11,194**	*6,749*
Professional fees	61,541	**61,541**	*99,113*
Other expenses	8,729	**8,729**	*6,302*
	729,932	**729,932**	*568,678*
Total 2021	*568,678*	*568,678*	

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

5. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

Analysis of support costs

	Activities 2022 £	Total funds 2022 £	*Total funds 2021 £*
Staff costs	80,074	**80,074**	*92,051*
Depreciation	17,485	**17,485**	*17,485*
Other staff costs	587	**587**	*177*
Premises costs	28,011	**28,011**	*29,749*
Communication costs	40,881	**40,881**	*23,159*
Computer costs	13,493	**13,493**	*14,237*
	180,531	**180,531**	*176,858*
Total 2021	*176,858*	*176,858*	

6. Staff costs

	2022 £	*2021 £*
Wages and salaries	**474,706**	*427,916*
	474,706	*427,916*

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

	2022 No.	*2021 No.*
Chief Executive	**1**	*1*
Services to the community	**13**	*12*
Caretaker/Cleaner	**1**	*1*
Fundraising and publicity	**1**	*2*
Administration	**3**	*1*
	19	*17*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

6. Staff costs (continued)

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

	2022 No.	*2021* *No.*
In the band £60,001 - £70,000	-	*1*
In the band £70,001 - £80,000	1	-

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2021 - £NIL)*.

During the year ended 31 December 2022, no Trustee expenses have been incurred *(2021 - £NIL)*.

8. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 January 2022	**480,222**	**96,906**	**94,080**	**671,208**
Additions	**-**	**1,800**	**6,576**	**8,376**
At 31 December 2022	**480,222**	**98,706**	**100,656**	**679,584**
Depreciation				
At 1 January 2022	**231,742**	**75,783**	**78,991**	**386,516**
Charge for the year	**11,041**	**3,269**	**3,175**	**17,485**
At 31 December 2022	**242,783**	**79,052**	**82,166**	**404,001**
Net book value				
At 31 December 2022	**237,439**	**19,654**	**18,490**	**275,583**
At 31 December 2021	*248,480*	*21,123*	*15,089*	*284,692*

Included in the Freehold Property cost is land of £204,267 that is not being depreciated.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

9. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2022	**770,431**
Additions	**46,953**
Disposals	**(110,589)**
Revaluations	**(15,934)**
At 31 December 2022	**690,861**
Net book value	
At 31 December 2022	**690,861**
At 31 December 2021	*770,431*

10. Debtors

	2022 £	*2021 £*
Due within one year		
Other debtors	**8,449**	*10,891*
Prepayments and accrued income	**124,611**	*42,773*
	133,060	*53,664*

11. Creditors: Amounts falling due within one year

	2022 £	*2021 £*
Trade creditors	**33,709**	*27,449*
Other taxation and social security	**23,899**	*5,000*
Other creditors	**1,744**	-
Accruals and deferred income	**59,321**	*90,384*
	118,673	*122,833*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

12. Statement of funds

Statement of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2022 £
Unrestricted funds					
General Funds - all funds	730,182	979,295	(807,463)	(79,570)	822,444
Endowment funds					
Endowment Funds - all funds	50,000	-	-	-	50,000
Restricted funds					
Restricted Funds - all funds	410,868	125,860	(103,000)	-	433,728
Total of funds	1,191,050	1,105,155	(910,463)	(79,570)	1,306,172

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

12. Statement of funds (continued)

Statement of funds - prior year

	Balance at 1 January 2021 £	*Income* £	*Expenditure* £	*Gains/ (Losses)* £	*Balance at 31 December 2021* £
Unrestricted funds					
General Funds - all funds	*696,015*	*609,083*	*(627,989)*	*53,073*	*730,182*
Endowment funds					
Endowment Funds - all funds	*50,000*	-	-	-	*50,000*
Restricted funds					
Restricted Funds - all funds	*400,101*	*128,314*	*(117,547)*	-	*410,868*
Total of funds	*1,146,116*	*737,397*	*(745,536)*	*53,073*	*1,191,050*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

13. Summary of funds

Summary of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2022 £
General funds	**730,182**	**979,295**	**(807,463)**	**(79,570)**	**822,444**
Endowment funds	**50,000**	**-**	**-**	**-**	**50,000**
Restricted funds	**410,868**	**125,860**	**(103,000)**	**-**	**433,728**
	1,191,050	**1,105,155**	**(910,463)**	**(79,570)**	**1,306,172**

Summary of funds - prior year

	Balance at 1 January 2021 £	*Income £*	*Expenditure £*	*Gains/ (Losses) £*	*Balance at 31 December 2021 £*
General funds	*696,015*	*609,083*	*(627,989)*	*53,073*	*730,182*
Endowment funds	*50,000*	-	-	-	*50,000*
Restricted funds	*400,101*	*128,314*	*(117,547)*	-	*410,868*
	1,146,116	*737,397*	*(745,536)*	*53,073*	*1,191,050*

The general maintenance fund represents amounts which have been designated by the directors / trustees to finance the future repairs and maintenance of the freehold property. It is planned to meet these costs from a designation of £10,000 per annum and to fund any large one off projected expenditure.

The general fund includes all donaction for which a donor has not expressed any preference as to how the funds shall be spent and the unrestricted income accruing to the charity. These funds are applied for any charitable purpose to the benefit of the users of JDA at the absolute discretion of the trustees.

The restricted property fund represents amounts which have been received specifically for, and have been used to finance the acquisition of freehold land and buildings.

Independent Deaf Support Services represents amounts received specifically for the new weekly drop-in and follow up service set up to provide information and advice, advocacy and telephone and translation for Deaf / Deafblind British Sign Language (BSL) users of all ages and faiths who live in the Borough of Barnet and who have nobody to advocate for them and inadequate professional communication support.

The other restricted funds represent numerous grants received which are being used to finance specific expenses to enable the charity to support and assist Deaf and Deafblind people.

The endowment fund represents an amount received specifically to be used for investment purposes, with any income earned being available to fund general expenditure.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total funds 2022 £
Tangible fixed assets	-	275,583	-	**275,583**
Fixed asset investments	482,716	158,145	50,000	**690,861**
Current assets	458,401	-	-	**458,401**
Creditors due within one year	(118,673)	-	-	**(118,673)**
Total	822,444	433,728	50,000	**1,306,172**

Analysis of net assets between funds - prior year

	Unrestricted funds 2021 £	*Restricted funds 2021 £*	*Endowment funds 2021 £*	*Total funds 2021 £*
Tangible fixed assets	-	*284,692*	-	*284,692*
Fixed asset investments	*594,255*	*126,176*	*50,000*	*770,431*
Current assets	*258,760*	-	-	*258,760*
Creditors due within one year	*(122,833)*	-	-	*(122,833)*
Total	*730,182*	*410,868*	*50,000*	*1,191,050*

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	*2021 £*
Net income for the year (as per Statement of Financial Activities)	**115,122**	*44,934*
Adjustments for:		
Depreciation charges	**17,485**	*17,485*
Gains/(losses) on investments	**15,934**	*(53,073)*
Dividends, interests and rents from investments	**(25,954)**	*(21,117)*
Decrease/(increase) in debtors	**(79,396)**	*32,430*
Increase/(decrease) in creditors	**187,540**	*(39,503)*
Net cash provided by/(used in) operating activities	**230,731**	*(18,844)*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

16. Analysis of cash and cash equivalents

	2022	*2021*
	£	£
Cash in hand	**325,341**	*205,096*
Total cash and cash equivalents	**325,341**	*205,096*

17. Analysis of changes in net debt

	At 1 January 2022	Cash flows	At 31 December 2022
	£	£	£
Cash at bank and in hand	**205,096**	**120,245**	**325,341**
	205,096	**120,245**	**325,341**

18. Related party transactions

During the year, the charity incurred professional fees of £6,094 (2021: £5,544) from M Goldberg, a trustee. These were included on an arms length basis.

During the year, the trustees' made aggregate donations of £64,140 (2021: £5,076).

No other director or trustee received any remuneration or reimbursement of expenses during the year.

19. Limited by guarantee

The Jewish Deaf Association is a company limited by guarantee and does not have share capital.

THE JEWISH DEAF ASSOCIATION

England & Wales - Charity number 1105845

Accounts

Registered number: 04983830
Charity number: 1105845

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2021

Trustees	Trudy King, Chair Duncan Gee LLB, Vice Chair Robert Coe BA (Econ) FCA, Hon Treasurer Richard Hasseck FCA, Trustee Caroline Janner, Trustee Mira Goldberg, Trustee/Members' Representative Bob Shemtob, Trustee Malcolm Cohen, Trustee
Company registered number	04983830
Charity registered number	1105845
Registered office	Julius Newman House Woodside Park Road North Finchley London N12 8RP
Chief executive officer	Sue Cipin
Independent auditors	Landau Baker Limited Chartered Accountants Mountcliff House 154 Brent Street London NW4 2DR
Bankers	HSBC Bank plc 196 Oxford Street London W1A 1EZ
Investment advisors	J M Finn & Co 4 Coleman Street London EC2R 5TA

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

Throughout this document:

*The word **Deaf** (with a capital D) is used to denote people most likely to be immersed in Deaf culture and communicate using British Sign Language.*

*The word **Deafblind** (with a capital D) is used to denote Deaf people who are also blind, and who communicate via hands-on sign language*

*The term **deaf** (with a little d) describes people who do not use sign language and identify more with the hearing world*

*The term **deaf** also combines the two, referring to everyone with a hearing loss.*

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 January 2021 to 31 December 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective January 2015).

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

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 3rd December 2003 and registered as a charity on 31st August 2004. The company was established under a Memorandum of Association that established the objectives and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and, in accordance with the Memorandum and Articles of Association, are also required to be Members of the company. Under the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting.

The directors seek to ensure that the needs of the company's various client groups are appropriately reflected through the diversity of its governing Board.

Trustee Induction and Training

JDA Trustees are relevant to the work and needs of the charity and most of the existing trustees are familiar with the practical work of the charity through their long involvement with the organisation and its predecessor body. New trustees are required to attend a training session led by the Chief Executive to enable them to familiarise themselves with the charity and the context within which it operates.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Risk Management

After the Board conducted a review of potential risks, appropriate controls were put in place to mitigate any significant or major risks the charity might face. Procedures are also in place to ensure compliance with the health and safety of staff, volunteers, client and visitors to Julius Newman House. The controls and procedures are reviewed periodically to ensure they continue to meet the needs of the charity. *N.B. Extensive extra measures were put in place to address health, safety and hygiene issues during Covid-19.*

Public Benefit

In deciding the activities to be undertaken by the charity, the Board of Trustees has paid due regard to the public benefit guidance published by the Charity Commission in Section 4 of the Charities Act 2006.

Organisational Structure

The Board meets at least quarterly in accordance with the Articles of Association and is responsible for the charity's strategic direction and policy. There are currently eight members. The Chief Executive attends board meetings on an ex-officio basis but has no voting rights. The Chief Executive has operational responsibility for fundraising and service delivery and manages 4 full-time and 15 part-time workers including fully trained Support Workers, all fluent in British Sign Language, as well as a qualified hearing consultant. Professional interpreters and lip-speakers are employed as and when required.

The staff team is complemented by 50 volunteers whose contribution is integral to the work of the charity.

Related Parties

The charity works closely and collaboratively with other organisations providing complementary services to its client groups.

VISION

JDA's vision is of a world where there are no barriers to communication and understanding between deaf and hearing people; a world with respect, inclusion and equality.

MISSION

By informing, supporting and educating, our mission is to improve access, independence, equality and inclusion for people with a hearing loss, thereby enabling every person with hearing loss to get the very best out of life.

AIMS

- To increase access to information and services
- To reduce social exclusion and isolation and increase participation in the community
- To improve physical and mental health and wellbeing
- To enable full, active, safe, happy and independent lives

OBJECTIVES

The JDA's primary objective is to provide support to persons with all levels of hearing loss and related issues. Whilst the Company has particular expertise in meeting the religious, cultural and social needs of people who are of the Jewish faith, services are open to all, and are firmly established as such.

Strategies to achieve our aims and objectives and deliver public benefit:

- Serving the information, advice, wide-ranging support and advocacy needs of Deaf/Deafblind, deafened and hard of hearing people of all ages, all methods of communication, all faiths and none
- Supporting people affected by the deafness of a child or other family member
- Enabling more fulfilling lives at home, at work, in the community and in care homes
- Breaking down barriers by promoting respect, inclusion and equality
- Providing a culturally appropriate social environment and activity programme for our Jewish clients.

Geographical reach

The JDA is centrally situated in North Finchley in the London Borough of Barnet and we serve people from the surrounding boroughs and beyond. Our support extends across England, and occasionally overseas.

Fees and charges

In order to ensure equality with hearing people, who have free access to mainstream information and advice services, we keep our equivalent accessible services free of charge, and keep other charges low as the majority of our clients, particularly those aged 50+, are unemployed and on benefits.

Introduction – pandemic overview

Throughout Covid, when so many services closed their doors, JDA took on the mantle and supported the needs of the hundreds of deaf people who suddenly turned to us for help – providing a lifeline where no other organisation could. In the most challenging of times, we found ways to keep deaf people (who would otherwise have been completely isolated) safe, well, mentally stable, stimulated and connected with their family, friends and community.

2021 was another extraordinarily tough year. The country returned to lockdown in the first few months and safety guidelines changed constantly.

To ensure deaf people were not disadvantaged or endangered, our 3-point emergency plan continued, ensuring that everyone we reached had the individual support and equipment they needed to:

i. Understand doctors and nurses and maintain optimum health
ii. Stay informed, reassured, safe and healthy
iii. Connect with others and keep mentally stable.

The robust systems we had put in place meant that, as the pandemic rolled on, with unanticipated variants and changes in legislation, we followed established safety and hygiene rules at all times. Whenever our community centre could not be used, we kept all our vulnerable deaf clients informed, supported and in touch with us and each other, until all our services fully re-opened in September.

Without JDA, hundreds of vulnerable deaf people would have been living at risk, alone and unsupported, with nobody to communicate with, support or advocate for them.

Throughout the pandemic, our incredible staff worked in crisis mode. We constantly needed to adjust and work flexibly, in order to support and cover for each other. In 2021, we invested in mental health support, which helped our team to regain strength and stability. Staff morale remained high, and the team continued to work with the professionalism, dedication and care for which they are renowned.

As a small charity with limited resources, it took time to recover and return to being the well-oiled machine we were pre-pandemic. We are all working efficiently and effectively together again and doing what no other organisation can - enabling the deaf and hard of hearing people of our community to overcome the obstacles they face daily in our hearing world and to get the very best out of life.

SERVICES / ACTIVITIES

Over the past year, 1300 individuals living with hearing loss and 300 Deaf sign language users – plus, indirectly, their families and people working with them, including 300 care home staff - have benefited from JDA's specialist services, which no other organisation can provide.

JDA AT THE HEART OF THE DEAF COMMUNITY

A. SERVICES FOR OLDER DEAF / DEAFBLIND PEOPLE, MAINLY BRITISH SIGN LANGUAGE (BSL) USERS

Our older clients are disadvantaged and extremely vulnerable. Excluded from mainstream day centre provision and support services, many turn to JDA as their sole source of support and companionship.

Aims:

- Alleviate isolation and exclusion by ensuring that clients receive the care and support they need
- Improve equality of access by providing clear information and facilitating access to services
- Improve the quality and range of social/cultural/religious lives
- Facilitate optimum physical and emotional health, mental stimulation and sense of wellbeing
- Enable clients to cope better with everyday life and crises, thereby reducing stress and anxiety
- Increase active participation in community life by ensuring everyone has full access and can be involved in the planning, delivery, evaluation and review of activities and services
- Empower people to have a voice, make informed choices and achieve personal control
- Enable clients to maintain safe, independent living at home and out of care for as long as possible.

What we do:

1. Support Services – enabling Deaf people to cope with whatever challenges life brings

JDA's team of skilled Support Workers, all fluent in BSL, provide personalised emotional and practical support, accessible information, befriending, guidance, counselling, interpreting and advocacy in all aspects of life.

Support is provided at JDA's accessible, warm and welcoming community centre, in clients' own homes, in hospitals, out in the community and in care homes and includes:

- Official appointments e.g. banks, solicitors, council services, utilities companies, domestic matters
- Medical appointments, tests and procedures
- During illness/crisis/bereavement/in hospital/on discharge from hospital/end-of-life care
- Monitoring management of medication and/or dietary guidance
- At funerals and other religious occasions
- Liaison with social services/assisted living facilities/other agencies as needed
- Increasingly intensive support as older Deaf/Deafblind people's needs become more complex due to ageing, illness and/or dementia, including:
  - more home and hospital visits
  - taking on next of kin and/or Power of Attorney
  - supporting them when moving home and through the transition to residential care
  - enabling them to keep in touch with family and loved ones
  - ensuring their end of life wishes are met and that they are treated with dignity and respect
  - arranging funerals, tombstones and consecrations.

As always, during the pandemic we ensured that our most at-risk, older Deaf and Deafblind clients had food and medication supplies – and the emotional and practical support they needed to stay reassured, in touch, informed, mentally stable, safe and well.

Our Support Services Manager continued to take responsibility for all our clients' medical issues, ensuring they understood and were able to communicate effectively with doctors, liaising with medical professionals on their behalf and putting everything in place to enable them to remain in the best of health.

Working closely with Remark Living, Tonic Care and professional specialist freelance workers, we put in appropriate personal care and extra support at home for older people who needed it – enabling them to remain living in their own homes where they are happiest and thrive best for as long as possible.

In 2021, the Support Team carried out an unprecedented 4,500 support interventions.

Thankfully, every person we care for came through with their physical and mental health intact.

2. Wednesday Club / Day Centre for older Deaf and Deafblind people who need support

Normally, older Deaf and Deafblind people (supported by JDA staff, volunteers, professional "hands-on" communicator/guides and personal carers) participate in a weekly, year-round programme of stimulating social/cultural/educational/religious events - with a hot, kosher 3-course meal and refreshments provided throughout the day.

For several months in 2021, while we were unable to meet in person, we continued to keep Deaf people involved, stimulated and in touch, through a lively programme of activities and discussions run by Brinthan (JDA's Deaf Community Officer). We continued to post out games and puzzles to older people without online access and twice-weekly Zoom events ranged from a challah baking class to a Purim mask-making workshop. The Zoom activities attracted Deaf people from far and wide, so the programme has continued post-lockdown, enabling Deaf people from all over the country to take part in user-led quizzes, games, talks and workshops.

When government guidelines allowed, we set up small gatherings in parks and cafes and, in April 2021, we re-opened JDA on Wednesdays for groups of 6 invited people at a time so our most isolated clients could get out of the house and see their friends at JDA.

Our first traditional signed religious service since the pandemic began took place in September at Rosh Hashanah (Jewish New Year). Having the JDA community all together again made the festivities particularly uplifting.

By October, we had fully re-established our very popular on-site activities. These included games, quizzes, information events, guest speakers with talks on health, safety and wellbeing, keep fit and outings to places of interest. Everyone was thrilled to be back, keeping active, and once again enjoying the company of their signing friends.

As always:

- Older people with impaired mobility and unable to travel independently were able to get out thanks to our volunteer drivers and by means of door-to-door transport in taxis when necessary.
- Forum meetings enabled members to be fully informed and to influence services and activities.
- Jewish Deaf/Deafblind people enjoyed active participation in JDA Jewish festival observances, culture and traditions from which they would otherwise be excluded.

The alternatives we put in place helped our vulnerable clients cope through the pandemic. Our continued contact ensured that they remained safe, well, informed and engaged – their confusion, stress and anxiety alleviated. We continued to share advice and information by various means and our wonderful volunteers continued to support our staff in making sure our older clients were visited regularly (at a safe distance), delivering vital food, supplies and medication. As a result, older Deaf and Deafblind BSL users did not lose out on the benefits they depend on through JDA's Support Services and Wednesday Club.

Outcomes / Achievements

- improved physical, mental and emotional **health** and wellbeing
- reduced stress and anxiety; reduced isolation and exclusion
- **continued access** to support, care and information, enabling them to make informed choices
- maintaining mental and physical **stimulation**
- a sense of joy and purpose, having something to look forward to **and a place to belong**
- a greater sense of **inclusion, safety and security**, knowing we are there to help them cope
- having their wishes honoured and being treated with **dignity, respect and compassion**
- having in place benefit entitlements, care packages, wills and funeral arrangements
- the **peace of mind** of knowing they are **cared for** and **not alone** in later life.

3. Dcafe and Dcafe Community – JDA's signing café, volunteer training scheme and community services

- **Dcafe** - Weekly kosher/dairy café for Deaf/Deafblind people, run by unemployed Deaf volunteers, trained intensively by JDA in customer service, cash handling, food & hygiene, health & safety, etc.
- **Dcafe Community** – set up to run alongside Dcafe and to encourage togetherness whilst providing interesting and enjoyable activities for Deaf signers, giving them every chance to broaden their minds. Current activities include:

Dcafe News – updates and discussions on politics and world news

- Modern Society – discussions on technology and the world today
- Cultural celebrations – celebrating different cultures
- Our Stories – sharing stories about Deaf culture and Deaf people's lives
- Fun and Games – upbeat, interactive games encouraging everyone's involvement

Outcomes / Achievements

After more than a year, **Dcafe** re-opened in April 2021 – outdoors. Following all COVID-19 hygiene and safety guidelines, we used the garden of the hotel next door in order to combat the isolation and exclusion of Deaf sign language users of all ages, who would otherwise be at home alone. In September 2021, Dcafe was able to return indoors with a brand-new menu of freshly made lunch and snacks. We were busier than ever, with everyone delighted to be back with their friends, old and new – once again part of the JDA community. We again saw an increase in Wednesday Club attendees coming along – giving them an additional day out to look forward to each week.

Fully re-opening Dcafe not only benefited the clients, it also returned the sense of purpose to our Deaf volunteers. Through the **Dcafe Volunteer Training Scheme**, 15 unemployed Deaf volunteers continued to gain new skills/qualifications and improve their confidence and self-esteem - enabling them to work as members of a team whilst making a useful contribution to the community and increasing potential for future progression into paid jobs.

4. Independent Deaf Support Services (IDSS) – BSL Tuesdays weekly Drop-In (and follow up support)

JDA's Information and Advice and Telephone/Translation service was established in 2012 to give critically needed support to the increasing number of Deaf people turning up at JDA in crisis. This crucial service meets the neglected support needs of Deaf people of all ages, faiths and nationalities – some on the poverty line. It supports Deaf people who lack the language and/or life skills to cope independently, cannot access mainstream support services and have nowhere else to turn for help with correspondence, paperwork, phone calls and official matters.

Our Deaf Information & Advice Worker deals with complex issues and is a voice for clients in handling challenging bureaucratic errors and complications, some of which could have serious consequences such as fines, court action, even eviction.

We welcome anyone living in a borough where they cannot access support. Soon after face-to-face services reopened in September 2021, Enfield Deaf Services closed and our workload increased as their clients started coming to us for help. We redeployed a support worker to navigate the labyrinth of Barnet Adult Social Care and work towards securing future funding for the work only our specialist staff, fluent in sign language, can do to enable Deaf people to cope with life in our hearing world.

In the first five months after reopening, our staff carried out 176 interventions.

Outcomes / Achievements

Vulnerable, desperate people found that becoming a part of the JDA community, and accessing our specialist support, has been literally life-changing. The team's professional knowledge helped to achieve:

- improved health/wellbeing, living conditions, financial circumstances
- increased independence and ability to make informed choices
- reduced stress and anxiety and improved mental health
- prevention of crises
- **improved access** to information and services
- reduced isolation and exclusion
- enhanced physical and mental stimulation
- greater activity and regular involvement in community life
- a sense of purpose and belonging
- a greater sense of **safety and security**, knowing we are there to help them cope
- increased involvement, confidence and skills of individuals joining our volunteer workforce, potentially as a stepping stone towards paid employment

5. JDA Computer Club – IT training led in BSL by a Deaf tutor

While we could not meet in person, Computer Club took place on Zoom. This enabled Deaf people to keep improving their computer skills and discuss issues relating to hardware, software, smart phones, iPhones, iPads. Approximately 20 Deaf people benefited from improved IT skills, enhanced independence and increased access to information.

B. JDA FAMILY SERVICES

We continued - throughout the pandemic and beyond - to offer families the individualised, confidential support, information, advice and guidance they need to give their child the best start in life - including out-of-hours work as necessary.

As always, we worked with (mostly) hearing parents of deaf/deafened babies and children right through to university – in response to individual need, focusing on the best interests of the child.

Aims:

- To facilitate acceptance and improve coping and positive parenting skills
- To enable deaf children to grow up as happy, confident individuals, able to fulfil their potential
- To combat feelings of isolation and exclusion
- To inform choice regarding all aspects of the deaf child's life

Activities:

- Counselling for parents of newly diagnosed babies and ongoing practical/emotional support as needed
- Telephone support and/or home visits, visits to schools, crisis intervention as necessary
- Help in accessing geographically, financially and culturally appropriate statutory support/services
- Impartial information and advice on how to assess and access suitable education from nursery onward, therapeutic services, the latest facilities and technology, surgical options, benefits, etc.
- Social networking / building friendships and peer support
- Liaison with voluntary/ statutory bodies such as The National Deaf Children's Society (NDCS), The Cochlear Implant Support Group and education authorities.

Outcomes / Achievements

- Approximately 30 families were able to receive support in order to gain **better coping skills** and a more positive outlook, **increased confidence and understanding, reduced stress and anxiety**
- Parents were **better informed** about benefit entitlements, educational and therapeutic options and so able to make the best choices for their individual circumstances
- Families continued to benefit from **reduced isolation** and exclusion due to peer support and friendships formed

The families have formed a strong peer support network and over 100 parents and children enjoyed a fantastic JDA Family Fun Day together in September. During lockdown, three families took part in personal fundraising challenges in aid of JDA and to thank us for our care.

JDA's Hear to Learn Campaign – improving the learning environment for deaf pupils

In 2021, JDA successfully raised over £45,000 to have acoustic panels installed in two more Jewish schools. The panels improve the learning environment for deaf pupils, putting them on a more equal footing with their hearing classmates. The panels work by reducing the echoes constantly bouncing around, making it far easier for deaf children to hear, join in and focus – resulting in them being far less tired and stressed and doing much better at school, both educationally and socially.

C. "HEARING CONNECT" SERVICES – for all who are deafened, hard of hearing or experiencing Tinnitus

Aims: To enable people coping with an acquired hearing loss to become more informed, less isolated, more confident, more independent and socially active, and more connected to those around them.

What we do:

- **Technology & Information Centre** - professional advice, information and access to the latest specialist equipment for people who are hard of hearing
- **Professional advice and consultations**
- **Mobile technology and hearing aid services** for people who cannot get out and about easily
- **Impartial information, technical advice and guidance** on NHS and private sector audiology
- **Lipreading classes** – demonstrating equipment and vital skills for people with acquired hearing loss
- **Tinnitus Peer Support Group** – quarterly meetings of the London Tinnitus Support Group, enabling people living with Tinnitus to share stories, gain support from each other and listen to a variety of speakers including audiologists, ENT specialist and therapists
- **Tinnitus Retraining Therapy** – personalised retraining and guidance to help minimise the intrusive perception of sounds

Hearing Support Helpline

The new helpline for people living with hearing loss and/or Tinnitus remained very busy supporting people nationwide by telephone, email, video chat and online, providing unprecedented numbers of individuals with information, specialist advice and guidance and practical solutions relating to equipment.

The work included:

- Helping people to identify and obtain specialist equipment such as amplified telephones, personal amplification kits, TV listeners and vibrating doorbells, alarms and pager systems
- Keeping people with hearing loss connected via Zoom, Facetime, Skype and social media and in regular touch with each other through virtual communities when they could not meet face-to-face

Lipreading classes

25 people regularly attended JDA's **Lipreading classes** every Monday - one **on Zoom and** one **face to face class** at JDA. We have continued to run a Zoom class as this gives people from all different areas the chance to take part without having to travel.

Students told us that their weekly Zoom classes remained a lifeline for them during the pandemic – for some, their only human contact. Feedback remained consistently enthusiastic and appreciative. Students gained a lot from the classes, and saw their isolation reduced as they were able to exchange views and experiences with other people with hearing loss. One participant told us: *"I look forward to the class each week… we learn so much besides lip reading."*

Mobile Hearing Aid and Repair Service for care homes and individuals

For much of 2021, with audiology services closed and nowhere to receive help with hearing aids, Andrew Goodwin (Hearing Matters in Care Service Manager) continued to maintain people's hearing aids from his car at a safe distance – people isolated at home and care home residents who we were not able to visit.

The service continued to be in great demand and very much appreciated. Without this built-in flexibility, there would have been no other way for people to get their hearing aids maintained, or chat with their friends and family.

We continue to offer home visits for people who are housebound - alleviating isolation for hundreds of people who can't get to a clinic.

HEARING CONNECT Outcomes / Achievements

People with hearing loss and/or living with Tinnitus were enabled to:

- improve communication, knowledge and confidence
- keep up-to-date with the technology available to make their lives easier
- optimise the quality and range of their hearing and get the best out of their hearing aids
- increase independence and become less reliant on others
- become more socially active and feel less isolated and excluded
- benefit from the opportunity to make friends, share and learn with others in similar situations
- develop practical coping strategies, improve independence, relationships and quality of life.

Referrals came from all over the country and our expert staff carried out 951 interventions supporting 310 people during 2021. This included telephone consultations and **befriending calls** to people with hearing loss who live alone, reducing their isolation and loneliness, relieving their stress and anxiety.

D. "HEARING MATTERS IN CARE" –
SPECIALIST TRAINING, CONSULTANCY AND SUPPORT FOR CARE HOMES
enabling older care home residents who are isolated by their hearing loss to lead a fuller, more engaged and stimulating life

Aims:

- To alleviate the isolation and exclusion of older people who are housebound or living in care with hearing loss
- To improve practices within residential homes so that the needs of people with hearing loss are identified and addressed from admission onwards

- To improve awareness and understanding of how hearing loss affects older people in care, practically and emotionally, and enable staff to respond appropriately
- To increase access and provision for older people with hearing loss who are living in care
- To empower older people with hearing loss, and the people working with them or caring for them, to know where to turn for specialist advice
- To help formulate formal hearing loss policies and procedures in care homes, thereby changing the culture and facilitating long-term impact.

Activities:

While we were not allowed in care homes, we did all we could to reduce the enforced isolation of residents with hearing loss, by:

- Maintaining residents' hearing aids from outside at a safe distance
- Guiding care homes on how to make video calls more accessible by providing the correct lighting and equipment
- Demonstrating and encouraging the use of "speech transfer" microphone systems to enable residents and their family to hear each other and communicate effectively face to face through glass doors or partitions
- Providing advice and guidance as and when requested.

In May 2021 we were allowed back into care homes and resumed our much-valued training and consultancy services and hearing support programme. It was clear that Hearing Matters in Care was more needed and more appreciated than ever, and we were warmly welcomed by all our community's care homes.

Padraic Garrett was employed as Head of Hearing Matters in Care (see Staffing below) and, together with Andrew Goodwin (Service Manager), they reviewed the service and created a new strategy in light of the effects of the pandemic on care homes.

We started working with the new Nightingale Hammerson House in The Bishops Avenue Hampstead and reinvigorated our established relationship with Jewish Care – more than making up for our lengthy, enforced absence.

In June 2021, having waited 18 months to move forward with our expansion plans, Padraic and Andrew travelled to Manchester to start an important piece of long-term consultancy work training care home management at The Fed's Heathlands Village, a multi-disciplinary centre for older people.

By the end of 2021, we had trained 143 staff in 6 Jewish Care homes and 3 Heathlands Village homes, benefiting at least 580 residents and many relatives indirectly.

JDA news, TV and social media

JDA was at the forefront of the battle to keep deaf people safe, aware and cared for at this unprecedented time. Our innovative COVID-19 support services were featured on national TV and we helped other Deaf charities to set up appropriate support for their communities up and down the country. We maintained a high profile in the press and on social media, notably Facebook, Instagram and Twitter, raising awareness of JDA and its services and inclusivity, and promoted opportunities to fundraise such as with *easyfundraising*.

Throughout the pandemic, we continued to produce regular newsletters featuring stories and pictures illustrating some of the many ways in which JDA supported isolated deaf people throughout lockdown. Post-pandemic we resumed full production of the JDAtogether magazine for the Deaf community.
This allowed us to celebrate the innovative and inspirational work that JDA delivered during Covid-19 - and the joy of the gradual reopening of our face-to-face services and activity programme.

Staffing

When Andrew Goodwin, **Hearing Matters in Care** Service Manager, relocated in May 2021, we retained his services on a hybrid basis. In July 2021, Padraic Garrett joined us as new Head of Service, to work with Andrew on taking our development plans forward. Padraic's extensive skills and experience in care home management and dementia enabled us to make more effective, structured and impactful progress with care homes.

Two staff vacancies (Administrator and Community Fundraiser) were left empty throughout 2020 and 2021 to save money. To cover the workload, team members have been multi-tasking and it has been extremely tough at times. This is no longer

sustainable now that services are fully up and running again. We plan to fill both positions once again from 2022 in order to re-establish the infrastructure and capacity to sustain services at current levels and keep developing.

Lifetime Achievement Award for JDA Chief Executive

In May 2021, we had much to celebrate when His Worshipful the Mayor of Barnet awarded our CEO Sue Cipin the Barnet Civic Award for Lifetime Achievement for commitment and services to deaf people.

Investment Policy and Performance

The Board has delegated responsibility for all investment decisions to the charity's investment advisers,

J M Finn & Co. The charity's policy is to maximise the long-term return of its investment fund subject to

the risks normally associated with a balanced approach to portfolio management. The investment advisers have been instructed to adopt a low-risk strategy band and they have not been restricted to any particular investment categories**.**

FUNDING POSITION AT END 2021

Our heartfelt thanks go to the regular donors, benefactors, individuals, organisations and charitable Trusts – old and new - who supported us so generously throughout 2021. Their ongoing loyalty during this very difficult, unprecedented time of restrictions and constant changes meant that JDA could keep serving the many hundreds that need us, without having to make cutbacks.

i) General fundraising income

- We received £513,477 total voluntary income (2020: £416,557).
- We received £37,633 from our annual direct mail appeal (£34,051 in 2020).
- We raised £15,344 from our Spring newsletter (2020: £28,566).
- We received legacies totalling £61,147 (2020: £42,491)

ii) Major / extraordinary grants of £10,000+ received

- The second year's grant of £40,000 (from a 3-year grant totalling £240,000‡) towards the Hearing Loss Outreach Service from The Maurice Wohl Charitable Foundation
- The final year's grant of £25,000 (from a 3-year grant totalling £75,000) towards outreach and community services from The Sam & Bella Sebba Charitable Trust
- The second year's grant of £10,000 (from a 10-year grant totalling £100,000) from The Cecil Rosen Foundation
- An extraordinary grant of £30,000 (£15,000 in 2020) to continue to sustain JDA during the COVID-19 pandemic from a Charitable Trust wishing to remain anonymous
- A crisis grant of £25,000 (£12,000 in 2020) from The London Borough of Barnet towards the costs of JDA providing specialist support that no other local organisation could provide to Barnet residents with deafness or hearing loss during the COVID-19 pandemic
- A grant of £9,851.97 from The Locker Foundation for vital equipment for the community centre
- Specific grants from existing and new supporters to sustain the mobile hearing aid service during the COVID-19 pandemic and lockdown periods when audiology services were closed
- Specific grants from new supporters to develop Hearing Matters in Care, Dcafe and pay for sign language interpreters

‡ As we were not able to go into care homes for much of 2020 due to covid, Maurice Wohl generously allowed us to extend the period of our 3-year grant from them so it will now be spread over 4 years.

iii) Benefactors

We greatly appreciate our regular benefactors' commitment to make an annual contribution of at least £5,000 towards general funds. In 2021 their donations totalled £45,000 including a donation of £20,000 over two years (2020: £30,000).

iv) Fundraising events

2021 was a very special year for JDA as it marked our 70th anniversary. Sadly, due to the pandemic, we could not hold our planned major fundraising dinner, or indeed any smaller events. This left us with a huge gap to fill in 2022 and 2023.

v) Other sources of income

- Moderate charges to service users (when we are open) for certain events, classes and activities
- Our Technology & Information Centre invites and receives voluntary donations
- Our new mobile hearing aid service receives voluntary donations
- The Government's Access to Work payments covers the costs of interpreters for Deaf staff

- Direct Payments enable vulnerable Deaf people below a set financial threshold to receive benefits to pay for the social care that JDA had previously made available to them at no charge
- Those clients who are above the financial threshold pay for JDA's management of every aspect of their lives, including care, legal and financial matters
- Income from care homes for Hearing Matters in Care training and support.

PLANS FOR 2022

1. Secure the funding to sustain the necessary levels of staffing and services

2. Develop **Hearing Matters in Care** to alleviate the isolation and exclusion of older with hearing loss living in care as follows:

- Develop services into more care homes and train more management and staff
- Train Hearing Loss Champions in care homes to take over the role of JDA volunteer technicians in basic hearing aid maintenance to create a greater sense of ownership of hearing support in each of our community's care homes
- Entrench hearing loss awareness more deeply into the culture of our community's care homes
- Start working with Nightingale Hammerson, which will potentially benefit up to 276 residents.
- In Autumn 2022, we will start working on increasing income by offering our training and consultancy services to private care homes at market rates. However, with staff recruitment issues and low admissions, they also have reduced income, so this will take longer than we anticipated when the strategy was created back in 2019 – pre-pandemic.

3. Fill administrative staff vacancies (left empty during the pandemic) to restore efficiency and increase capacity for service provision

4. Employ additional staff to organise fundraising events and generate more income.

SUSTAINABILITY AND FUNDRAISING

Having appropriate staff in place is crucial to the sustainability of JDA's services. We depend on the funds raised from our biennial dinners and, as we were unable to hold fundraising events in either 2020 or 2021, we intend to hold a major fundraising event or crowdfunding campaign in Autumn 2022. Having postponed recruitment for so long due to covid, in 2022 we will need to employ additional staff to organise and manage these events in order to raise our profile and generate more income.

RESERVES POLICY

The definition of reserves in the SORP is 'that part of a charity's income funds that is freely available for its general purposes'. This definition of reserves therefore normally excludes:

- permanent endowment funds
- expendable endowment funds
- restricted income funds
- any part of unrestricted funds not readily available for spending, specifically income funds which could only be realised by disposing of fixed assets held for charitable use

'Reserves' are therefore the resources the Charity has or can make available to spend for any or all of the Charity's purposes once it has met its commitments and covered its other planned expenditure. More specifically 'reserves' are income which becomes available to the Charity and is to be spent at the trustees' discretion in furtherance of any of the Charity's objects (sometimes referred to as 'general purpose' income) but which is not yet spent, committed or designated (i.e. is 'free').

The level of reserves held takes into account the nature of income and expenditure streams, the need to match them with commitments, including future capital projects, and the nature of reserves.
The trustees will keep this level of reserves under review at each board meeting to ensure that it is at the optimum level to facilitate the effective operations and running of the charity.

The trustees consider maintaining a reserve balance of £500,000 (being approximately 9 months' worth of expenditure) to be prudent in the current climate. Any funds held in excess of this balance will only be spent in furtherance of the Charity's objectives, as agreed by the senior leadership team in conjunction with the Trustees.

Total reserves at the 31 December 2021 amounted to £1,191,050 (2020: £1,146,116) which includes the cost (shown in restricted funds) of Julius Newman House, JDA's community centre, purpose built to meet the specialised needs of people with hearing loss and without which the Deaf community, who cannot access mainstream facilities elsewhere, would suffer.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

We ended 2021 with unrestricted reserves of £730,182. Unrestricted fund reserves at the end of 2020 had dropped as expected (due to covid) to £696,015 leaving us with an operating deficit of £40,634 and a drop of £64,532 in the value of investments. Restricted reserves increased by £10,767 to £410,868 (2020: £400,101) as some grants made for specific purposes have been carried forward to be used in future years, by agreement with those who made these grants.

The charity traditionally holds fundraising dinners every two years, but during Covid-19 pandemic we were unable to do so. Unrestricted funds may be needed to sustain service levels during 2022 and beyond.

A further £320,000 has been earmarked from the total reserves to cover wind-down costs in the event of the dissolution of the charity. This means that the unrestricted funds available for immediate usage by the charity reduces to £410,182.

The figures are calculated as follows:

	2021	**2020**
Property and other restricted funds	£410,868	£400,101
Endowment Funds	£50,000	£50,000
Estimated costs of the dissolution of the charity should they ever be needed	£320,000	£320,000
Unrestricted available funds	£410,182	£376,015
TOTAL FUNDS	**£1,191,050**	**£1,146,116**

It is estimated, that circa £100,000 of the charity's unrestricted funds may need to be utilised in future restructuring of the charity's operations, exacerbated by Covid-19.

The amount of specific designations made in relation to the unrestricted reserves totals to £NIL.

N.B. Due to the recession in 2022, we anticipate that our reserves will again drop.

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

Disclosure of information to auditors
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed:

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

Auditors

The auditors, Landau Baker Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 19 October 2022 and signed on their behalf by:

Robert Coe BA (Econ) FCA
Trustee

Duncan Gee LLB
Trustee

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 DECEMBER 2021

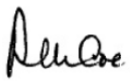
The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial 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 charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Approved by order of the members of the board of Trustees on 19 October 2022 and signed on its behalf by:



Robert Coe
Trustee

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION

Opinion

We have audited the financial statements of The Jewish Deaf Association (the 'charitable company') for the year ended 31 December 2021 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

We considered the nature of the industry and its control environment, and reviewed the academy's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory framework that the academy's operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included the UK Companies Act and tax legislation; and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

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

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management, and external legal counsel concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Landau Baker Limited

Landau Baker Limited

Chartered Accountants

Mountcliff House

154 Brent Street

London

NW4 2DR

19 October 2022

Landau Baker Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
Income and endowments from:						
Donations and legacies	3	**385,163**	**128,314**	**-**	**513,477**	*416,557*
Charitable activities		**202,803**	**-**	**-**	**202,803**	*140,368*
Investments	4	**21,117**	**-**	**-**	**21,117**	*26,144*
Total income and endowments		**609,083**	**128,314**	**-**	**737,397**	*583,069*
Expenditure on:						
Charitable activities		**627,989**	**117,547**	**-**	**745,536**	*623,703*
Total expenditure		**627,989**	**117,547**	**-**	**745,536**	*623,703*
Net (expenditure)/income before net gains/(losses) on investments		**(18,906)**	**10,767**	**-**	**(8,139)**	*(40,634)*
Net gains/(losses) on investments		**53,073**	**-**	**-**	**53,073**	*(64,532)*
Net movement in funds		**34,167**	**10,767**	**-**	**44,934**	*(105,166)*
Reconciliation of funds:						
Total funds brought forward		**696,015**	**400,101**	**50,000**	**1,146,116**	*1,251,282*
Net movement in funds		**34,167**	**10,767**	**-**	**44,934**	*(105,166)*
Total funds carried forward		**730,182**	**410,868**	**50,000**	**1,191,050**	*1,146,116*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 22 to 32 form part of these financial statements.

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)
REGISTERED NUMBER: 04983830

BALANCE SHEET
AS AT 31 DECEMBER 2021

	Note		2021 £		*2020 £*
Fixed assets					
Tangible assets	8		**284,692**		*302,177*
Investments	9		**770,431**		*710,437*
			1,055,123		*1,012,614*
Current assets					
Debtors	10	**53,664**		*86,049*	
Cash at bank and in hand		**205,096**		*209,789*	
		258,760		*295,838*	
Creditors: amounts falling due within one year	11	**(122,833)**		*(162,336)*	
Net current assets			**135,927**		*133,502*
Total assets less current liabilities			**1,191,050**		*1,146,116*
Net assets excluding pension asset			**1,191,050**		*1,146,116*
Total net assets			**1,191,050**		*1,146,116*
Charity funds					
Endowment funds	12		**50,000**		*50,000*
Restricted funds	12		**410,868**		*400,101*
Unrestricted funds	12		**730,182**		*696,015*
Total funds			**1,191,050**		*1,146,116*

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

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

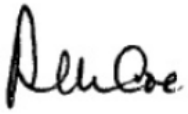
However, an audit is required in accordance with section 145 of the Charities Act 2011.

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

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

The financial statements were approved and authorised for issue by the Trustees on 19 October 2022 and signed on their behalf by:

Robert Coe
Trustee



The notes on pages 22 to 32 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021 £	*2020* *£*
Cash flows from operating activities		
Net cash used in operating activities	**(18,844)**	*38,960*
Cash flows from investing activities		
Dividends, interests and rents from investments	**21,117**	*26,144*
Purchase of tangible fixed assets	**-**	*(8,584)*
Proceeds from sale of investments	**29,759**	*148,269*
Purchase of investments	**(36,725)**	*(124,511)*
Net cash provided by investing activities	**14,151**	**41,318**
Cash flows from financing activities		
Net cash provided by financing activities	**-**	**-**
Change in cash and cash equivalents in the year	**(4,693)**	**80,278**
Cash and cash equivalents at the beginning of the year	**209,789**	*129,511*
Cash and cash equivalents at the end of the year	**205,096**	*209,789*

The notes on pages 22 to 32 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. General information

The Jewish Deaf Association is a company limited by guarantee, regustered in England and Wales (Company No. 04983830). It is also a registered charity with the Charity Commission (Charity No. 1105845).

The financial statements are presented in £ sterling which is the functional currency of this company.

In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

2.2 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

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

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. Accounting policies (continued)

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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

All expenditure is inclusive of irrecoverable VAT.

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

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

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	4%
Motor vehicles	-	25%
Fixtures and fittings	-	25%
Office equipment	-	25%

2.5 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. Accounting policies (continued)

2.8 Liabilities and provisions

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

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

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

2.9 Fund accounting

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

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2021 £	**Restricted funds 2021 £**	**Total funds 2021 £**	*Total funds 2020 £*
Donations	313,116	128,314	**441,430**	*366,761*
Legacies	61,147	-	**61,147**	*42,491*
Fundraising events	10,900	-	**10,900**	*7,305*
	385,163	128,314	**513,477**	*416,557*
Total 2020	*277,512*	*139,045*	*416,557*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

4. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
Investment income	21,117	**21,117**	*26,144*
Total 2020	*26,144*	*26,144*	

5. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	*Total funds 2020 £*
Charitable activities	568,678	176,858	**745,536**	*623,703*
Total 2020	*446,553*	*177,150*	*623,703*	

Analysis of direct costs

	Activities 2021 £	Total funds 2021 £	*Total funds 2020 £*
Staff costs	335,865	**335,865**	*295,536*
Day centre expenses	58,237	**58,237**	*28,691*
Members activities	9,054	**9,054**	*8,135*
Communication support	30,913	**30,913**	*29,819*
Communication transport	12,137	**12,137**	*8,551*
Community education	10,308	**10,308**	*8,494*
Advertising and publicity	6,749	**6,749**	*5,802*
Professional fees	99,113	**99,113**	*54,439*
Other expenses	6,302	**6,302**	*7,086*
	568,678	**568,678**	*446,553*
Total 2020	*446,553*	*446,553*	

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

5. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

Analysis of support costs

	Activities 2021 £	Total funds 2021 £	*Total funds 2020 £*
Staff costs	92,051	**92,051**	*88,969*
Depreciation	17,485	**17,485**	*18,384*
Other staff costs	177	**177**	*203*
Premises costs	29,749	**29,749**	*30,231*
Communication costs	23,159	**23,159**	*24,682*
Computer costs	14,237	**14,237**	*14,681*
	176,858	**176,858**	*177,150*
Total 2020	*177,150*	*177,150*	

6. Staff costs

	2021 £	*2020 £*
Wages and salaries	**427,916**	*384,505*
	427,916	*384,505*

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

	2021 No.	*2020 No.*
Chief Executive	**1**	*1*
Services to the community	**12**	*12*
Caretaker/Cleaner	**1**	*2*
Fundraising and publicity	**2**	*2*
Administration	**1**	*1*
	17	*18*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

6. Staff costs (continued)

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

	2021 No.	*2020 No.*
In the band £60,001 - £70,000	**1**	*1*

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2020 - £NIL)*.

During the year ended 31 December 2021, no Trustee expenses have been incurred *(2020 - £NIL)*.

8. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 January 2021	**480,222**	**96,906**	**94,080**	**671,208**
At 31 December 2021	**480,222**	**96,906**	**94,080**	**671,208**
Depreciation				
At 1 January 2021	**220,701**	**72,514**	**75,816**	**369,031**
Charge for the year	**11,041**	**3,269**	**3,175**	**17,485**
At 31 December 2021	**231,742**	**75,783**	**78,991**	**386,516**
Net book value				
At 31 December 2021	**248,480**	**21,123**	**15,089**	**284,692**
At 31 December 2020	*259,521*	*24,392*	*18,264*	*302,177*

Included in the Freehold Property cost is land of £204,267 that is not being depreciated.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

9. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2021	**710,392**
Additions	**36,725**
Disposals	**(29,759)**
Revaluations	**53,073**
At 31 December 2021	**770,431**
Net book value	
At 31 December 2021	**770,431**
At 31 December 2020	*710,392*

10. Debtors

	2021 £	*2020 £*
Due within one year		
Other debtors	**10,891**	*26,485*
Prepayments and accrued income	**42,773**	*59,564*
	53,664	*86,049*

11. Creditors: Amounts falling due within one year

	2021 £	*2020 £*
Trade creditors	**27,449**	*34,722*
Other taxation and social security	**5,000**	*25,684*
Accruals and deferred income	**90,384**	*101,930*
	122,833	*162,336*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

12. Statement of funds

Statement of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2021 £
Unrestricted funds					
General Funds - all funds	**696,015**	**609,083**	**(627,989)**	**53,073**	**730,182**
Endowment funds					
Endowment Funds - all funds	**50,000**	**-**	**-**	**-**	**50,000**
Restricted funds					
Restricted Funds - all funds	**400,101**	**128,314**	**(117,547)**	**-**	**410,868**
Total of funds	**1,146,116**	**737,397**	**(745,536)**	**53,073**	**1,191,050**

Statement of funds - prior year

	Balance at 1 January 2020 £	*Income £*	*Expenditure £*	*Gains/ (Losses) £*	*Balance at 31 December 2020 £*
Unrestricted funds					
General Funds - all funds	*846,801*	*439,024*	*(556,014)*	*(33,796)*	*696,015*
Endowment funds					
Endowment Funds - all funds	*50,000*	*-*	*-*	*-*	*50,000*
Restricted funds					
Restricted Funds - all funds	*354,481*	*144,045*	*(98,425)*	*-*	*400,101*
Total of funds	*1,251,282*	*583,069*	*(654,439)*	*(33,796)*	*1,146,116*

13. Summary of funds

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

13. Summary of funds (continued)

Summary of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2021 £
General funds	**696,015**	**609,083**	**(627,989)**	**53,073**	**730,182**
Endowment funds	**50,000**	**-**	**-**	**-**	**50,000**
Restricted funds	**400,101**	**128,314**	**(117,547)**	**-**	**410,868**
	1,146,116	**737,397**	**(745,536)**	**53,073**	**1,191,050**

Summary of funds - prior year

	Balance at 1 January 2020 £	*Income £*	*Expenditure £*	*Gains/ (Losses) £*	*Balance at 31 December 2020 £*
General funds	*846,801*	*439,024*	*(556,014)*	*(33,796)*	*696,015*
Endowment funds	*50,000*	*-*	*-*	*-*	*50,000*
Restricted funds	*354,481*	*144,045*	*(98,425)*	*-*	*400,101*
	1,251,282	*583,069*	*(654,439)*	*(33,796)*	*1,146,116*

The general maintenance fund represents amounts which have been designated by the directors / trustees to finance the future repairs and maintenance of the freehold property. It is planned to meet these costs from a designation of £10,000 per annum and to fund any large one off projected expenditure.

The general fund includes all donaction for which a donor has not expressed any preference as to how the funds shall be spent and the unrestricted income accruing to the charity. These funds are applied for any charitable purpose to the benefit of the users of JDA at the absolute discretion of the trustees.

The restricted property fund represents amounts which have been received specifically for, and have been used to finance the acquisition of freehold land and buildings.

Independent Deaf Support Services represents amounts received specifically for the new weekly drop-in and follow up service set up to provide information and advice, advocacy and telephone and translation for Deaf / Deafblind British Sign Language (BSL) users of all ages and faiths who live in the Borough of Barnet and who have nobody to advocate for them and inadequate professional communication support.

The other restricted funds represent numerous grants received which are being used to finance specific expenses to enable the charity to support and assist Deaf and Deafblind people.

The endowment fund represents an amount received specifically to be used for investment purposes, with any income earned being available to fund general expenditure.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	284,692	-	**284,692**
Fixed asset investments	594,255	126,176	50,000	**770,431**
Current assets	258,760	-	-	**258,760**
Creditors due within one year	(122,833)	-	-	**(122,833)**
Total	730,182	410,868	50,000	**1,191,050**

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	*Restricted funds 2020 £*	*Endowment funds 2020 £*	*Total funds 2020 £*
Tangible fixed assets	*-*	*302,177*	*-*	*302,177*
Fixed asset investments	*710,437*	*-*	*-*	*710,437*
Current assets	*147,914*	*97,924*	*50,000*	*295,838*
Creditors due within one year	*(162,336)*	*-*	*-*	*(162,336)*
Total	*696,015*	*400,101*	*50,000*	*1,146,116*

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	*2020 £*
Net income/expenditure for the year (as per Statement of Financial Activities)	**44,934**	*(105,166)*
Adjustments for:		
Depreciation charges	**17,485**	*18,384*
Gains/(losses) on investments	**(53,073)**	*64,532*
Dividends, interests and rents from investments	**(21,117)**	*(26,144)*
Decrease/(increase) in debtors	**32,430**	*(11,225)*
Increase/(decrease) in creditors	**(39,503)**	*98,579*
Net cash provided by/(used in) operating activities	**(18,844)**	*38,960*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

16. Analysis of cash and cash equivalents

	2021	*2020*
	£	*£*
Cash in hand	**205,096**	*209,789*
Total cash and cash equivalents	**205,096**	*209,789*

17. Analysis of changes in net debt

	At 1 January 2021	Cash flows	At 31 December 2021
	£	£	£
Cash at bank and in hand	**209,789**	**(4,693)**	**205,096**
	209,789	**(4,693)**	**205,096**

18. Related party transactions

During the year, the charity incurred professional fees of £5,544 (2020: £5,588) from M Goldberg, a trustee. These were included on an arms length basis.

During the year, the trustees' made aggregate donations of £5,076 (2020: £5,035).

No other director or trustee received any remuneration or reimbursement of expenses during the year.

19. Limited by guarantee

The Jewish Deaf Association is a company limited by guarantee and does not have share capital.

Registered number: 04983830
Charity number: 1105845

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2021

Trustees	Trudy King, Chair Duncan Gee LLB, Vice Chair Robert Coe BA (Econ) FCA, Hon Treasurer Richard Hasseck FCA, Trustee Caroline Janner, Trustee Mira Goldberg, Trustee/Members' Representative Bob Shemtob, Trustee Malcolm Cohen, Trustee
Company registered number	04983830
Charity registered number	1105845
Registered office	Julius Newman House Woodside Park Road North Finchley London N12 8RP
Chief executive officer	Sue Cipin
Independent auditors	Landau Baker Limited Chartered Accountants Mountcliff House 154 Brent Street London NW4 2DR
Bankers	HSBC Bank plc 196 Oxford Street London W1A 1EZ
Investment advisors	J M Finn & Co 4 Coleman Street London EC2R 5TA

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021

Throughout this document:

*The word **Deaf** (with a capital D) is used to denote people most likely to be immersed in Deaf culture and communicate using British Sign Language.*

*The word **Deafblind** (with a capital D) is used to denote Deaf people who are also blind, and who communicate via hands-on sign language*

*The term **deaf** (with a little d) describes people who do not use sign language and identify more with the hearing world*

*The term **deaf** also combines the two, referring to everyone with a hearing loss.*

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 January 2021 to 31 December 2021. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective January 2015).

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

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 3rd December 2003 and registered as a charity on 31st August 2004. The company was established under a Memorandum of Association that established the objectives and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and, in accordance with the Memorandum and Articles of Association, are also required to be Members of the company. Under the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting.

The directors seek to ensure that the needs of the company's various client groups are appropriately reflected through the diversity of its governing Board.

Trustee Induction and Training

JDA Trustees are relevant to the work and needs of the charity and most of the existing trustees are familiar with the practical work of the charity through their long involvement with the organisation and its predecessor body. New trustees are required to attend a training session led by the Chief Executive to enable them to familiarise themselves with the charity and the context within which it operates.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Risk Management

After the Board conducted a review of potential risks, appropriate controls were put in place to mitigate any significant or major risks the charity might face. Procedures are also in place to ensure compliance with the health and safety of staff, volunteers, client and visitors to Julius Newman House. The controls and procedures are reviewed periodically to ensure they continue to meet the needs of the charity. *N.B. Extensive extra measures were put in place to address health, safety and hygiene issues during Covid-19.*

Public Benefit

In deciding the activities to be undertaken by the charity, the Board of Trustees has paid due regard to the public benefit guidance published by the Charity Commission in Section 4 of the Charities Act 2006.

Organisational Structure

The Board meets at least quarterly in accordance with the Articles of Association and is responsible for the charity's strategic direction and policy. There are currently eight members. The Chief Executive attends board meetings on an ex-officio basis but has no voting rights. The Chief Executive has operational responsibility for fundraising and service delivery and manages 4 full-time and 15 part-time workers including fully trained Support Workers, all fluent in British Sign Language, as well as a qualified hearing consultant. Professional interpreters and lip-speakers are employed as and when required.

The staff team is complemented by 50 volunteers whose contribution is integral to the work of the charity.

Related Parties

The charity works closely and collaboratively with other organisations providing complementary services to its client groups.

VISION

JDA's vision is of a world where there are no barriers to communication and understanding between deaf and hearing people; a world with respect, inclusion and equality.

MISSION

By informing, supporting and educating, our mission is to improve access, independence, equality and inclusion for people with a hearing loss, thereby enabling every person with hearing loss to get the very best out of life.

AIMS

- To increase access to information and services
- To reduce social exclusion and isolation and increase participation in the community
- To improve physical and mental health and wellbeing
- To enable full, active, safe, happy and independent lives

OBJECTIVES

The JDA's primary objective is to provide support to persons with all levels of hearing loss and related issues. Whilst the Company has particular expertise in meeting the religious, cultural and social needs of people who are of the Jewish faith, services are open to all, and are firmly established as such.

Strategies to achieve our aims and objectives and deliver public benefit:

- Serving the information, advice, wide-ranging support and advocacy needs of Deaf/Deafblind, deafened and hard of hearing people of all ages, all methods of communication, all faiths and none
- Supporting people affected by the deafness of a child or other family member
- Enabling more fulfilling lives at home, at work, in the community and in care homes
- Breaking down barriers by promoting respect, inclusion and equality
- Providing a culturally appropriate social environment and activity programme for our Jewish clients.

Geographical reach

The JDA is centrally situated in North Finchley in the London Borough of Barnet and we serve people from the surrounding boroughs and beyond. Our support extends across England, and occasionally overseas.

Fees and charges

In order to ensure equality with hearing people, who have free access to mainstream information and advice services, we keep our equivalent accessible services free of charge, and keep other charges low as the majority of our clients, particularly those aged 50+, are unemployed and on benefits.

Introduction – pandemic overview

Throughout Covid, when so many services closed their doors, JDA took on the mantle and supported the needs of the hundreds of deaf people who suddenly turned to us for help – providing a lifeline where no other organisation could. In the most challenging of times, we found ways to keep deaf people (who would otherwise have been completely isolated) safe, well, mentally stable, stimulated and connected with their family, friends and community.

2021 was another extraordinarily tough year. The country returned to lockdown in the first few months and safety guidelines changed constantly.

To ensure deaf people were not disadvantaged or endangered, our 3-point emergency plan continued, ensuring that everyone we reached had the individual support and equipment they needed to:

i. Understand doctors and nurses and maintain optimum health
ii. Stay informed, reassured, safe and healthy
iii. Connect with others and keep mentally stable.

The robust systems we had put in place meant that, as the pandemic rolled on, with unanticipated variants and changes in legislation, we followed established safety and hygiene rules at all times. Whenever our community centre could not be used, we kept all our vulnerable deaf clients informed, supported and in touch with us and each other, until all our services fully re-opened in September.

Without JDA, hundreds of vulnerable deaf people would have been living at risk, alone and unsupported, with nobody to communicate with, support or advocate for them.

Throughout the pandemic, our incredible staff worked in crisis mode. We constantly needed to adjust and work flexibly, in order to support and cover for each other. In 2021, we invested in mental health support, which helped our team to regain strength and stability. Staff morale remained high, and the team continued to work with the professionalism, dedication and care for which they are renowned.

As a small charity with limited resources, it took time to recover and return to being the well-oiled machine we were pre-pandemic. We are all working efficiently and effectively together again and doing what no other organisation can - enabling the deaf and hard of hearing people of our community to overcome the obstacles they face daily in our hearing world and to get the very best out of life.

SERVICES / ACTIVITIES

Over the past year, 1300 individuals living with hearing loss and 300 Deaf sign language users – plus, indirectly, their families and people working with them, including 300 care home staff - have benefited from JDA's specialist services, which no other organisation can provide.

JDA AT THE HEART OF THE DEAF COMMUNITY

A. SERVICES FOR OLDER DEAF / DEAFBLIND PEOPLE, MAINLY BRITISH SIGN LANGUAGE (BSL) USERS

Our older clients are disadvantaged and extremely vulnerable. Excluded from mainstream day centre provision and support services, many turn to JDA as their sole source of support and companionship.

Aims:

- Alleviate isolation and exclusion by ensuring that clients receive the care and support they need
- Improve equality of access by providing clear information and facilitating access to services
- Improve the quality and range of social/cultural/religious lives
- Facilitate optimum physical and emotional health, mental stimulation and sense of wellbeing
- Enable clients to cope better with everyday life and crises, thereby reducing stress and anxiety
- Increase active participation in community life by ensuring everyone has full access and can be involved in the planning, delivery, evaluation and review of activities and services
- Empower people to have a voice, make informed choices and achieve personal control
- Enable clients to maintain safe, independent living at home and out of care for as long as possible.

What we do:

1. Support Services – enabling Deaf people to cope with whatever challenges life brings

JDA's team of skilled Support Workers, all fluent in BSL, provide personalised emotional and practical support, accessible information, befriending, guidance, counselling, interpreting and advocacy in all aspects of life.

Support is provided at JDA's accessible, warm and welcoming community centre, in clients' own homes, in hospitals, out in the community and in care homes and includes:

- Official appointments e.g. banks, solicitors, council services, utilities companies, domestic matters
- Medical appointments, tests and procedures
- During illness/crisis/bereavement/in hospital/on discharge from hospital/end-of-life care
- Monitoring management of medication and/or dietary guidance
- At funerals and other religious occasions
- Liaison with social services/assisted living facilities/other agencies as needed
- Increasingly intensive support as older Deaf/Deafblind people's needs become more complex due to ageing, illness and/or dementia, including:
  - more home and hospital visits
  - taking on next of kin and/or Power of Attorney
  - supporting them when moving home and through the transition to residential care
  - enabling them to keep in touch with family and loved ones
  - ensuring their end of life wishes are met and that they are treated with dignity and respect
  - arranging funerals, tombstones and consecrations.

As always, during the pandemic we ensured that our most at-risk, older Deaf and Deafblind clients had food and medication supplies – and the emotional and practical support they needed to stay reassured, in touch, informed, mentally stable, safe and well.

Our Support Services Manager continued to take responsibility for all our clients' medical issues, ensuring they understood and were able to communicate effectively with doctors, liaising with medical professionals on their behalf and putting everything in place to enable them to remain in the best of health.

Working closely with Remark Living, Tonic Care and professional specialist freelance workers, we put in appropriate personal care and extra support at home for older people who needed it – enabling them to remain living in their own homes where they are happiest and thrive best for as long as possible.

In 2021, the Support Team carried out an unprecedented 4,500 support interventions.

Thankfully, every person we care for came through with their physical and mental health intact.

2. Wednesday Club / Day Centre for older Deaf and Deafblind people who need support

Normally, older Deaf and Deafblind people (supported by JDA staff, volunteers, professional "hands-on" communicator/guides and personal carers) participate in a weekly, year-round programme of stimulating social/cultural/educational/religious events - with a hot, kosher 3-course meal and refreshments provided throughout the day.

For several months in 2021, while we were unable to meet in person, we continued to keep Deaf people involved, stimulated and in touch, through a lively programme of activities and discussions run by Brinthan (JDA's Deaf Community Officer). We continued to post out games and puzzles to older people without online access and twice-weekly Zoom events ranged from a challah baking class to a Purim mask-making workshop. The Zoom activities attracted Deaf people from far and wide, so the programme has continued post-lockdown, enabling Deaf people from all over the country to take part in user-led quizzes, games, talks and workshops.

When government guidelines allowed, we set up small gatherings in parks and cafes and, in April 2021, we re-opened JDA on Wednesdays for groups of 6 invited people at a time so our most isolated clients could get out of the house and see their friends at JDA.

Our first traditional signed religious service since the pandemic began took place in September at Rosh Hashanah (Jewish New Year). Having the JDA community all together again made the festivities particularly uplifting.

By October, we had fully re-established our very popular on-site activities. These included games, quizzes, information events, guest speakers with talks on health, safety and wellbeing, keep fit and outings to places of interest. Everyone was thrilled to be back, keeping active, and once again enjoying the company of their signing friends.

As always:

- Older people with impaired mobility and unable to travel independently were able to get out thanks to our volunteer drivers and by means of door-to-door transport in taxis when necessary.
- Forum meetings enabled members to be fully informed and to influence services and activities.
- Jewish Deaf/Deafblind people enjoyed active participation in JDA Jewish festival observances, culture and traditions from which they would otherwise be excluded.

The alternatives we put in place helped our vulnerable clients cope through the pandemic. Our continued contact ensured that they remained safe, well, informed and engaged – their confusion, stress and anxiety alleviated. We continued to share advice and information by various means and our wonderful volunteers continued to support our staff in making sure our older clients were visited regularly (at a safe distance), delivering vital food, supplies and medication. As a result, older Deaf and Deafblind BSL users did not lose out on the benefits they depend on through JDA's Support Services and Wednesday Club.

Outcomes / Achievements

- improved physical, mental and emotional **health** and wellbeing
- reduced stress and anxiety; reduced isolation and exclusion
- **continued access** to support, care and information, enabling them to make informed choices
- maintaining mental and physical **stimulation**
- a sense of joy and purpose, having something to look forward to **and a place to belong**
- a greater sense of **inclusion, safety and security**, knowing we are there to help them cope
- having their wishes honoured and being treated with **dignity, respect and compassion**
- having in place benefit entitlements, care packages, wills and funeral arrangements
- the **peace of mind** of knowing they are **cared for** and **not alone** in later life.

3. Dcafe and Dcafe Community – JDA's signing café, volunteer training scheme and community services

- **Dcafe** - Weekly kosher/dairy café for Deaf/Deafblind people, run by unemployed Deaf volunteers, trained intensively by JDA in customer service, cash handling, food & hygiene, health & safety, etc.
- **Dcafe Community** – set up to run alongside Dcafe and to encourage togetherness whilst providing interesting and enjoyable activities for Deaf signers, giving them every chance to broaden their minds. Current activities include:

Dcafe News – updates and discussions on politics and world news

- Modern Society – discussions on technology and the world today
- Cultural celebrations – celebrating different cultures
- Our Stories – sharing stories about Deaf culture and Deaf people's lives
- Fun and Games – upbeat, interactive games encouraging everyone's involvement

Outcomes / Achievements

After more than a year, **Dcafe** re-opened in April 2021 – outdoors. Following all COVID-19 hygiene and safety guidelines, we used the garden of the hotel next door in order to combat the isolation and exclusion of Deaf sign language users of all ages, who would otherwise be at home alone. In September 2021, Dcafe was able to return indoors with a brand-new menu of freshly made lunch and snacks. We were busier than ever, with everyone delighted to be back with their friends, old and new – once again part of the JDA community. We again saw an increase in Wednesday Club attendees coming along – giving them an additional day out to look forward to each week.

Fully re-opening Dcafe not only benefited the clients, it also returned the sense of purpose to our Deaf volunteers. Through the **Dcafe Volunteer Training Scheme**, 15 unemployed Deaf volunteers continued to gain new skills/qualifications and improve their confidence and self-esteem - enabling them to work as members of a team whilst making a useful contribution to the community and increasing potential for future progression into paid jobs.

4. Independent Deaf Support Services (IDSS) – BSL Tuesdays weekly Drop-In (and follow up support)

JDA's Information and Advice and Telephone/Translation service was established in 2012 to give critically needed support to the increasing number of Deaf people turning up at JDA in crisis. This crucial service meets the neglected support needs of Deaf people of all ages, faiths and nationalities – some on the poverty line. It supports Deaf people who lack the language and/or life skills to cope independently, cannot access mainstream support services and have nowhere else to turn for help with correspondence, paperwork, phone calls and official matters.

Our Deaf Information & Advice Worker deals with complex issues and is a voice for clients in handling challenging bureaucratic errors and complications, some of which could have serious consequences such as fines, court action, even eviction.

We welcome anyone living in a borough where they cannot access support. Soon after face-to-face services reopened in September 2021, Enfield Deaf Services closed and our workload increased as their clients started coming to us for help. We redeployed a support worker to navigate the labyrinth of Barnet Adult Social Care and work towards securing future funding for the work only our specialist staff, fluent in sign language, can do to enable Deaf people to cope with life in our hearing world.

In the first five months after reopening, our staff carried out 176 interventions.

Outcomes / Achievements

Vulnerable, desperate people found that becoming a part of the JDA community, and accessing our specialist support, has been literally life-changing. The team's professional knowledge helped to achieve:

- improved health/wellbeing, living conditions, financial circumstances
- increased independence and ability to make informed choices
- reduced stress and anxiety and improved mental health
- prevention of crises
- **improved access** to information and services
- reduced isolation and exclusion
- enhanced physical and mental stimulation
- greater activity and regular involvement in community life
- a sense of purpose and belonging
- a greater sense of **safety and security**, knowing we are there to help them cope
- increased involvement, confidence and skills of individuals joining our volunteer workforce, potentially as a stepping stone towards paid employment

5. JDA Computer Club – IT training led in BSL by a Deaf tutor

While we could not meet in person, Computer Club took place on Zoom. This enabled Deaf people to keep improving their computer skills and discuss issues relating to hardware, software, smart phones, iPhones, iPads. Approximately 20 Deaf people benefited from improved IT skills, enhanced independence and increased access to information.

B. JDA FAMILY SERVICES

We continued - throughout the pandemic and beyond - to offer families the individualised, confidential support, information, advice and guidance they need to give their child the best start in life - including out-of-hours work as necessary.

As always, we worked with (mostly) hearing parents of deaf/deafened babies and children right through to university – in response to individual need, focusing on the best interests of the child.

Aims:

- To facilitate acceptance and improve coping and positive parenting skills
- To enable deaf children to grow up as happy, confident individuals, able to fulfil their potential
- To combat feelings of isolation and exclusion
- To inform choice regarding all aspects of the deaf child's life

Activities:

- Counselling for parents of newly diagnosed babies and ongoing practical/emotional support as needed
- Telephone support and/or home visits, visits to schools, crisis intervention as necessary
- Help in accessing geographically, financially and culturally appropriate statutory support/services
- Impartial information and advice on how to assess and access suitable education from nursery onward, therapeutic services, the latest facilities and technology, surgical options, benefits, etc.
- Social networking / building friendships and peer support
- Liaison with voluntary/ statutory bodies such as The National Deaf Children's Society (NDCS), The Cochlear Implant Support Group and education authorities.

Outcomes / Achievements

- Approximately 30 families were able to receive support in order to gain **better coping skills** and a more positive outlook, **increased confidence and understanding, reduced stress and anxiety**
- Parents were **better informed** about benefit entitlements, educational and therapeutic options and so able to make the best choices for their individual circumstances
- Families continued to benefit from **reduced isolation** and exclusion due to peer support and friendships formed

The families have formed a strong peer support network and over 100 parents and children enjoyed a fantastic JDA Family Fun Day together in September. During lockdown, three families took part in personal fundraising challenges in aid of JDA and to thank us for our care.

JDA's Hear to Learn Campaign – improving the learning environment for deaf pupils

In 2021, JDA successfully raised over £45,000 to have acoustic panels installed in two more Jewish schools. The panels improve the learning environment for deaf pupils, putting them on a more equal footing with their hearing classmates. The panels work by reducing the echoes constantly bouncing around, making it far easier for deaf children to hear, join in and focus – resulting in them being far less tired and stressed and doing much better at school, both educationally and socially.

C. "HEARING CONNECT" SERVICES – for all who are deafened, hard of hearing or experiencing Tinnitus

Aims: To enable people coping with an acquired hearing loss to become more informed, less isolated, more confident, more independent and socially active, and more connected to those around them.

What we do:

- **Technology & Information Centre** - professional advice, information and access to the latest specialist equipment for people who are hard of hearing
- **Professional advice and consultations**
- **Mobile technology and hearing aid services** for people who cannot get out and about easily
- **Impartial information, technical advice and guidance** on NHS and private sector audiology
- **Lipreading classes** – demonstrating equipment and vital skills for people with acquired hearing loss
- **Tinnitus Peer Support Group** – quarterly meetings of the London Tinnitus Support Group, enabling people living with Tinnitus to share stories, gain support from each other and listen to a variety of speakers including audiologists, ENT specialist and therapists
- **Tinnitus Retraining Therapy** – personalised retraining and guidance to help minimise the intrusive perception of sounds

Hearing Support Helpline

The new helpline for people living with hearing loss and/or Tinnitus remained very busy supporting people nationwide by telephone, email, video chat and online, providing unprecedented numbers of individuals with information, specialist advice and guidance and practical solutions relating to equipment.

The work included:

- Helping people to identify and obtain specialist equipment such as amplified telephones, personal amplification kits, TV listeners and vibrating doorbells, alarms and pager systems
- Keeping people with hearing loss connected via Zoom, Facetime, Skype and social media and in regular touch with each other through virtual communities when they could not meet face-to-face

Lipreading classes

25 people regularly attended JDA's **Lipreading classes** every Monday - one **on Zoom and** one **face to face class** at JDA. We have continued to run a Zoom class as this gives people from all different areas the chance to take part without having to travel.

Students told us that their weekly Zoom classes remained a lifeline for them during the pandemic – for some, their only human contact. Feedback remained consistently enthusiastic and appreciative. Students gained a lot from the classes, and saw their isolation reduced as they were able to exchange views and experiences with other people with hearing loss. One participant told us: *"I look forward to the class each week… we learn so much besides lip reading."*

Mobile Hearing Aid and Repair Service for care homes and individuals

For much of 2021, with audiology services closed and nowhere to receive help with hearing aids, Andrew Goodwin (Hearing Matters in Care Service Manager) continued to maintain people's hearing aids from his car at a safe distance – people isolated at home and care home residents who we were not able to visit.

The service continued to be in great demand and very much appreciated. Without this built-in flexibility, there would have been no other way for people to get their hearing aids maintained, or chat with their friends and family.

We continue to offer home visits for people who are housebound - alleviating isolation for hundreds of people who can't get to a clinic.

HEARING CONNECT Outcomes / Achievements

People with hearing loss and/or living with Tinnitus were enabled to:

- improve communication, knowledge and confidence
- keep up-to-date with the technology available to make their lives easier
- optimise the quality and range of their hearing and get the best out of their hearing aids
- increase independence and become less reliant on others
- become more socially active and feel less isolated and excluded
- benefit from the opportunity to make friends, share and learn with others in similar situations
- develop practical coping strategies, improve independence, relationships and quality of life.

Referrals came from all over the country and our expert staff carried out 951 interventions supporting 310 people during 2021. This included telephone consultations and **befriending calls** to people with hearing loss who live alone, reducing their isolation and loneliness, relieving their stress and anxiety.

D. "HEARING MATTERS IN CARE" –
SPECIALIST TRAINING, CONSULTANCY AND SUPPORT FOR CARE HOMES
enabling older care home residents who are isolated by their hearing loss to lead a fuller, more engaged and stimulating life

Aims:

- To alleviate the isolation and exclusion of older people who are housebound or living in care with hearing loss
- To improve practices within residential homes so that the needs of people with hearing loss are identified and addressed from admission onwards

- To improve awareness and understanding of how hearing loss affects older people in care, practically and emotionally, and enable staff to respond appropriately
- To increase access and provision for older people with hearing loss who are living in care
- To empower older people with hearing loss, and the people working with them or caring for them, to know where to turn for specialist advice
- To help formulate formal hearing loss policies and procedures in care homes, thereby changing the culture and facilitating long-term impact.

Activities:

While we were not allowed in care homes, we did all we could to reduce the enforced isolation of residents with hearing loss, by:

- Maintaining residents' hearing aids from outside at a safe distance
- Guiding care homes on how to make video calls more accessible by providing the correct lighting and equipment
- Demonstrating and encouraging the use of "speech transfer" microphone systems to enable residents and their family to hear each other and communicate effectively face to face through glass doors or partitions
- Providing advice and guidance as and when requested.

In May 2021 we were allowed back into care homes and resumed our much-valued training and consultancy services and hearing support programme. It was clear that Hearing Matters in Care was more needed and more appreciated than ever, and we were warmly welcomed by all our community's care homes.

Padraic Garrett was employed as Head of Hearing Matters in Care (see Staffing below) and, together with Andrew Goodwin (Service Manager), they reviewed the service and created a new strategy in light of the effects of the pandemic on care homes.

We started working with the new Nightingale Hammerson House in The Bishops Avenue Hampstead and reinvigorated our established relationship with Jewish Care – more than making up for our lengthy, enforced absence.

In June 2021, having waited 18 months to move forward with our expansion plans, Padraic and Andrew travelled to Manchester to start an important piece of long-term consultancy work training care home management at The Fed's Heathlands Village, a multi-disciplinary centre for older people.

By the end of 2021, we had trained 143 staff in 6 Jewish Care homes and 3 Heathlands Village homes, benefiting at least 580 residents and many relatives indirectly.

JDA news, TV and social media

JDA was at the forefront of the battle to keep deaf people safe, aware and cared for at this unprecedented time. Our innovative COVID-19 support services were featured on national TV and we helped other Deaf charities to set up appropriate support for their communities up and down the country. We maintained a high profile in the press and on social media, notably Facebook, Instagram and Twitter, raising awareness of JDA and its services and inclusivity, and promoted opportunities to fundraise such as with *easyfundraising*.

Throughout the pandemic, we continued to produce regular newsletters featuring stories and pictures illustrating some of the many ways in which JDA supported isolated deaf people throughout lockdown. Post-pandemic we resumed full production of the JDAtogether magazine for the Deaf community.
This allowed us to celebrate the innovative and inspirational work that JDA delivered during Covid-19 - and the joy of the gradual reopening of our face-to-face services and activity programme.

Staffing

When Andrew Goodwin, **Hearing Matters in Care** Service Manager, relocated in May 2021, we retained his services on a hybrid basis. In July 2021, Padraic Garrett joined us as new Head of Service, to work with Andrew on taking our development plans forward. Padraic's extensive skills and experience in care home management and dementia enabled us to make more effective, structured and impactful progress with care homes.

Two staff vacancies (Administrator and Community Fundraiser) were left empty throughout 2020 and 2021 to save money. To cover the workload, team members have been multi-tasking and it has been extremely tough at times. This is no longer

sustainable now that services are fully up and running again. We plan to fill both positions once again from 2022 in order to re-establish the infrastructure and capacity to sustain services at current levels and keep developing.

Lifetime Achievement Award for JDA Chief Executive

In May 2021, we had much to celebrate when His Worshipful the Mayor of Barnet awarded our CEO Sue Cipin the Barnet Civic Award for Lifetime Achievement for commitment and services to deaf people.

Investment Policy and Performance

The Board has delegated responsibility for all investment decisions to the charity's investment advisers,

J M Finn & Co. The charity's policy is to maximise the long-term return of its investment fund subject to

the risks normally associated with a balanced approach to portfolio management. The investment advisers have been instructed to adopt a low-risk strategy band and they have not been restricted to any particular investment categories**.**

FUNDING POSITION AT END 2021

Our heartfelt thanks go to the regular donors, benefactors, individuals, organisations and charitable Trusts – old and new - who supported us so generously throughout 2021. Their ongoing loyalty during this very difficult, unprecedented time of restrictions and constant changes meant that JDA could keep serving the many hundreds that need us, without having to make cutbacks.

i) General fundraising income

- We received £513,477 total voluntary income (2020: £416,557).
- We received £37,633 from our annual direct mail appeal (£34,051 in 2020).
- We raised £15,344 from our Spring newsletter (2020: £28,566).
- We received legacies totalling £61,147 (2020: £42,491)

ii) Major / extraordinary grants of £10,000+ received

- The second year's grant of £40,000 (from a 3-year grant totalling £240,000‡) towards the Hearing Loss Outreach Service from The Maurice Wohl Charitable Foundation
- The final year's grant of £25,000 (from a 3-year grant totalling £75,000) towards outreach and community services from The Sam & Bella Sebba Charitable Trust
- The second year's grant of £10,000 (from a 10-year grant totalling £100,000) from The Cecil Rosen Foundation
- An extraordinary grant of £30,000 (£15,000 in 2020) to continue to sustain JDA during the COVID-19 pandemic from a Charitable Trust wishing to remain anonymous
- A crisis grant of £25,000 (£12,000 in 2020) from The London Borough of Barnet towards the costs of JDA providing specialist support that no other local organisation could provide to Barnet residents with deafness or hearing loss during the COVID-19 pandemic
- A grant of £9,851.97 from The Locker Foundation for vital equipment for the community centre
- Specific grants from existing and new supporters to sustain the mobile hearing aid service during the COVID-19 pandemic and lockdown periods when audiology services were closed
- Specific grants from new supporters to develop Hearing Matters in Care, Dcafe and pay for sign language interpreters

‡ As we were not able to go into care homes for much of 2020 due to covid, Maurice Wohl generously allowed us to extend the period of our 3-year grant from them so it will now be spread over 4 years.

iii) Benefactors

We greatly appreciate our regular benefactors' commitment to make an annual contribution of at least £5,000 towards general funds. In 2021 their donations totalled £45,000 including a donation of £20,000 over two years (2020: £30,000).

iv) Fundraising events

2021 was a very special year for JDA as it marked our 70th anniversary. Sadly, due to the pandemic, we could not hold our planned major fundraising dinner, or indeed any smaller events. This left us with a huge gap to fill in 2022 and 2023.

v) Other sources of income

- Moderate charges to service users (when we are open) for certain events, classes and activities
- Our Technology & Information Centre invites and receives voluntary donations
- Our new mobile hearing aid service receives voluntary donations
- The Government's Access to Work payments covers the costs of interpreters for Deaf staff

- Direct Payments enable vulnerable Deaf people below a set financial threshold to receive benefits to pay for the social care that JDA had previously made available to them at no charge
- Those clients who are above the financial threshold pay for JDA's management of every aspect of their lives, including care, legal and financial matters
- Income from care homes for Hearing Matters in Care training and support.

PLANS FOR 2022

1. Secure the funding to sustain the necessary levels of staffing and services

2. Develop **Hearing Matters in Care** to alleviate the isolation and exclusion of older with hearing loss living in care as follows:

- Develop services into more care homes and train more management and staff
- Train Hearing Loss Champions in care homes to take over the role of JDA volunteer technicians in basic hearing aid maintenance to create a greater sense of ownership of hearing support in each of our community's care homes
- Entrench hearing loss awareness more deeply into the culture of our community's care homes
- Start working with Nightingale Hammerson, which will potentially benefit up to 276 residents.
- In Autumn 2022, we will start working on increasing income by offering our training and consultancy services to private care homes at market rates. However, with staff recruitment issues and low admissions, they also have reduced income, so this will take longer than we anticipated when the strategy was created back in 2019 – pre-pandemic.

3. Fill administrative staff vacancies (left empty during the pandemic) to restore efficiency and increase capacity for service provision

4. Employ additional staff to organise fundraising events and generate more income.

SUSTAINABILITY AND FUNDRAISING

Having appropriate staff in place is crucial to the sustainability of JDA's services. We depend on the funds raised from our biennial dinners and, as we were unable to hold fundraising events in either 2020 or 2021, we intend to hold a major fundraising event or crowdfunding campaign in Autumn 2022. Having postponed recruitment for so long due to covid, in 2022 we will need to employ additional staff to organise and manage these events in order to raise our profile and generate more income.

RESERVES POLICY

The definition of reserves in the SORP is 'that part of a charity's income funds that is freely available for its general purposes'. This definition of reserves therefore normally excludes:

- permanent endowment funds
- expendable endowment funds
- restricted income funds
- any part of unrestricted funds not readily available for spending, specifically income funds which could only be realised by disposing of fixed assets held for charitable use

'Reserves' are therefore the resources the Charity has or can make available to spend for any or all of the Charity's purposes once it has met its commitments and covered its other planned expenditure. More specifically 'reserves' are income which becomes available to the Charity and is to be spent at the trustees' discretion in furtherance of any of the Charity's objects (sometimes referred to as 'general purpose' income) but which is not yet spent, committed or designated (i.e. is 'free').

The level of reserves held takes into account the nature of income and expenditure streams, the need to match them with commitments, including future capital projects, and the nature of reserves.
The trustees will keep this level of reserves under review at each board meeting to ensure that it is at the optimum level to facilitate the effective operations and running of the charity.

The trustees consider maintaining a reserve balance of £500,000 (being approximately 9 months' worth of expenditure) to be prudent in the current climate. Any funds held in excess of this balance will only be spent in furtherance of the Charity's objectives, as agreed by the senior leadership team in conjunction with the Trustees.

Total reserves at the 31 December 2021 amounted to £1,191,050 (2020: £1,146,116) which includes the cost (shown in restricted funds) of Julius Newman House, JDA's community centre, purpose built to meet the specialised needs of people with hearing loss and without which the Deaf community, who cannot access mainstream facilities elsewhere, would suffer.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

We ended 2021 with unrestricted reserves of £730,182. Unrestricted fund reserves at the end of 2020 had dropped as expected (due to covid) to £696,015 leaving us with an operating deficit of £40,634 and a drop of £64,532 in the value of investments. Restricted reserves increased by £10,767 to £410,868 (2020: £400,101) as some grants made for specific purposes have been carried forward to be used in future years, by agreement with those who made these grants.

The charity traditionally holds fundraising dinners every two years, but during Covid-19 pandemic we were unable to do so. Unrestricted funds may be needed to sustain service levels during 2022 and beyond.

A further £320,000 has been earmarked from the total reserves to cover wind-down costs in the event of the dissolution of the charity. This means that the unrestricted funds available for immediate usage by the charity reduces to £410,182.

The figures are calculated as follows:

	2021	**2020**
Property and other restricted funds	£410,868	£400,101
Endowment Funds	£50,000	£50,000
Estimated costs of the dissolution of the charity should they ever be needed	£320,000	£320,000
Unrestricted available funds	£410,182	£376,015
TOTAL FUNDS	**£1,191,050**	**£1,146,116**

It is estimated, that circa £100,000 of the charity's unrestricted funds may need to be utilised in future restructuring of the charity's operations, exacerbated by Covid-19.

The amount of specific designations made in relation to the unrestricted reserves totals to £NIL.

N.B. Due to the recession in 2022, we anticipate that our reserves will again drop.

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

Disclosure of information to auditors
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed:

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

Auditors

The auditors, Landau Baker Limited, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 19 October 2022 and signed on their behalf by:

Robert Coe BA (Econ) FCA
Trustee

Duncan Gee LLB
Trustee

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 DECEMBER 2021

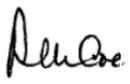
The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial 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 charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Approved by order of the members of the board of Trustees on 19 October 2022 and signed on its behalf by:



Robert Coe
Trustee

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION

Opinion

We have audited the financial statements of The Jewish Deaf Association (the 'charitable company') for the year ended 31 December 2021 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

We considered the nature of the industry and its control environment, and reviewed the academy's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory framework that the academy's operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included the UK Companies Act and tax legislation; and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

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

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management, and external legal counsel concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Landau Baker Limited

Landau Baker Limited

Chartered Accountants

Mountcliff House

154 Brent Street

London

NW4 2DR

19 October 2022

Landau Baker Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
Income and endowments from:						
Donations and legacies	3	**385,163**	**128,314**	**-**	**513,477**	*416,557*
Charitable activities		**202,803**	**-**	**-**	**202,803**	*140,368*
Investments	4	**21,117**	**-**	**-**	**21,117**	*26,144*
Total income and endowments		**609,083**	**128,314**	**-**	**737,397**	*583,069*
Expenditure on:						
Charitable activities		**627,989**	**117,547**	**-**	**745,536**	*623,703*
Total expenditure		**627,989**	**117,547**	**-**	**745,536**	*623,703*
Net (expenditure)/income before net gains/(losses) on investments		**(18,906)**	**10,767**	**-**	**(8,139)**	*(40,634)*
Net gains/(losses) on investments		**53,073**	**-**	**-**	**53,073**	*(64,532)*
Net movement in funds		**34,167**	**10,767**	**-**	**44,934**	*(105,166)*
Reconciliation of funds:						
Total funds brought forward		**696,015**	**400,101**	**50,000**	**1,146,116**	*1,251,282*
Net movement in funds		**34,167**	**10,767**	**-**	**44,934**	*(105,166)*
Total funds carried forward		**730,182**	**410,868**	**50,000**	**1,191,050**	*1,146,116*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 22 to 32 form part of these financial statements.

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)
REGISTERED NUMBER: 04983830

BALANCE SHEET
AS AT 31 DECEMBER 2021

	Note		2021 £		*2020 £*
Fixed assets					
Tangible assets	8		**284,692**		*302,177*
Investments	9		**770,431**		*710,437*
			1,055,123		*1,012,614*
Current assets					
Debtors	10	**53,664**		*86,049*	
Cash at bank and in hand		**205,096**		*209,789*	
		258,760		*295,838*	
Creditors: amounts falling due within one year	11	**(122,833)**		*(162,336)*	
Net current assets			**135,927**		*133,502*
Total assets less current liabilities			**1,191,050**		*1,146,116*
Net assets excluding pension asset			**1,191,050**		*1,146,116*
Total net assets			**1,191,050**		*1,146,116*
Charity funds					
Endowment funds	12		**50,000**		*50,000*
Restricted funds	12		**410,868**		*400,101*
Unrestricted funds	12		**730,182**		*696,015*
Total funds			**1,191,050**		*1,146,116*

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

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

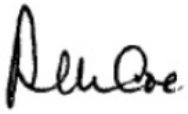
However, an audit is required in accordance with section 145 of the Charities Act 2011.

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

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

The financial statements were approved and authorised for issue by the Trustees on 19 October 2022 and signed on their behalf by:

Robert Coe
Trustee



The notes on pages 22 to 32 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2021

	2021 £	*2020* *£*
Cash flows from operating activities		
Net cash used in operating activities	**(18,844)**	*38,960*
Cash flows from investing activities		
Dividends, interests and rents from investments	**21,117**	*26,144*
Purchase of tangible fixed assets	**-**	*(8,584)*
Proceeds from sale of investments	**29,759**	*148,269*
Purchase of investments	**(36,725)**	*(124,511)*
Net cash provided by investing activities	**14,151**	**41,318**
Cash flows from financing activities		
Net cash provided by financing activities	**-**	**-**
Change in cash and cash equivalents in the year	**(4,693)**	**80,278**
Cash and cash equivalents at the beginning of the year	**209,789**	*129,511*
Cash and cash equivalents at the end of the year	**205,096**	*209,789*

The notes on pages 22 to 32 form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. General information

The Jewish Deaf Association is a company limited by guarantee, regustered in England and Wales (Company No. 04983830). It is also a registered charity with the Charity Commission (Charity No. 1105845).

The financial statements are presented in £ sterling which is the functional currency of this company.

In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

2.2 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

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

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. Accounting policies (continued)

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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

All expenditure is inclusive of irrecoverable VAT.

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

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

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	4%
Motor vehicles	-	25%
Fixtures and fittings	-	25%
Office equipment	-	25%

2.5 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

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

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2. Accounting policies (continued)

2.8 Liabilities and provisions

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

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

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

2.9 Fund accounting

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

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2021 £	**Restricted funds 2021 £**	**Total funds 2021 £**	*Total funds 2020 £*
Donations	313,116	128,314	**441,430**	*366,761*
Legacies	61,147	-	**61,147**	*42,491*
Fundraising events	10,900	-	**10,900**	*7,305*
	385,163	128,314	**513,477**	*416,557*
Total 2020	*277,512*	*139,045*	*416,557*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

4. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	*Total funds 2020 £*
Investment income	21,117	**21,117**	*26,144*
Total 2020	*26,144*	*26,144*	

5. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	*Total funds 2020 £*
Charitable activities	568,678	176,858	**745,536**	*623,703*
Total 2020	*446,553*	*177,150*	*623,703*	

Analysis of direct costs

	Activities 2021 £	Total funds 2021 £	*Total funds 2020 £*
Staff costs	335,865	**335,865**	*295,536*
Day centre expenses	58,237	**58,237**	*28,691*
Members activities	9,054	**9,054**	*8,135*
Communication support	30,913	**30,913**	*29,819*
Communication transport	12,137	**12,137**	*8,551*
Community education	10,308	**10,308**	*8,494*
Advertising and publicity	6,749	**6,749**	*5,802*
Professional fees	99,113	**99,113**	*54,439*
Other expenses	6,302	**6,302**	*7,086*
	568,678	**568,678**	*446,553*
Total 2020	*446,553*	*446,553*	

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

5. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

Analysis of support costs

	Activities 2021 £	Total funds 2021 £	*Total funds 2020 £*
Staff costs	92,051	**92,051**	*88,969*
Depreciation	17,485	**17,485**	*18,384*
Other staff costs	177	**177**	*203*
Premises costs	29,749	**29,749**	*30,231*
Communication costs	23,159	**23,159**	*24,682*
Computer costs	14,237	**14,237**	*14,681*
	176,858	**176,858**	*177,150*
Total 2020	*177,150*	*177,150*	

6. Staff costs

	2021 £	*2020 £*
Wages and salaries	**427,916**	*384,505*
	427,916	*384,505*

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

	2021 No.	*2020 No.*
Chief Executive	**1**	*1*
Services to the community	**12**	*12*
Caretaker/Cleaner	**1**	*2*
Fundraising and publicity	**2**	*2*
Administration	**1**	*1*
	17	*18*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

6. Staff costs (continued)

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

	2021 No.	*2020 No.*
In the band £60,001 - £70,000	**1**	*1*

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2020 - £NIL)*.

During the year ended 31 December 2021, no Trustee expenses have been incurred *(2020 - £NIL)*.

8. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 January 2021	**480,222**	**96,906**	**94,080**	**671,208**
At 31 December 2021	**480,222**	**96,906**	**94,080**	**671,208**
Depreciation				
At 1 January 2021	**220,701**	**72,514**	**75,816**	**369,031**
Charge for the year	**11,041**	**3,269**	**3,175**	**17,485**
At 31 December 2021	**231,742**	**75,783**	**78,991**	**386,516**
Net book value				
At 31 December 2021	**248,480**	**21,123**	**15,089**	**284,692**
At 31 December 2020	*259,521*	*24,392*	*18,264*	*302,177*

Included in the Freehold Property cost is land of £204,267 that is not being depreciated.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

9. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2021	**710,392**
Additions	**36,725**
Disposals	**(29,759)**
Revaluations	**53,073**
At 31 December 2021	**770,431**
Net book value	
At 31 December 2021	**770,431**
At 31 December 2020	*710,392*

10. Debtors

	2021 £	*2020 £*
Due within one year		
Other debtors	**10,891**	*26,485*
Prepayments and accrued income	**42,773**	*59,564*
	53,664	*86,049*

11. Creditors: Amounts falling due within one year

	2021 £	*2020 £*
Trade creditors	**27,449**	*34,722*
Other taxation and social security	**5,000**	*25,684*
Accruals and deferred income	**90,384**	*101,930*
	122,833	*162,336*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

12. Statement of funds

Statement of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2021 £
Unrestricted funds					
General Funds - all funds	**696,015**	**609,083**	**(627,989)**	**53,073**	**730,182**
Endowment funds					
Endowment Funds - all funds	**50,000**	**-**	**-**	**-**	**50,000**
Restricted funds					
Restricted Funds - all funds	**400,101**	**128,314**	**(117,547)**	**-**	**410,868**
Total of funds	**1,146,116**	**737,397**	**(745,536)**	**53,073**	**1,191,050**

Statement of funds - prior year

	Balance at 1 January 2020 £	*Income £*	*Expenditure £*	*Gains/ (Losses) £*	*Balance at 31 December 2020 £*
Unrestricted funds					
General Funds - all funds	*846,801*	*439,024*	*(556,014)*	*(33,796)*	*696,015*
Endowment funds					
Endowment Funds - all funds	*50,000*	*-*	*-*	*-*	*50,000*
Restricted funds					
Restricted Funds - all funds	*354,481*	*144,045*	*(98,425)*	*-*	*400,101*
Total of funds	*1,251,282*	*583,069*	*(654,439)*	*(33,796)*	*1,146,116*

13. Summary of funds

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

13. Summary of funds (continued)

Summary of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2021 £
General funds	**696,015**	**609,083**	**(627,989)**	**53,073**	**730,182**
Endowment funds	**50,000**	**-**	**-**	**-**	**50,000**
Restricted funds	**400,101**	**128,314**	**(117,547)**	**-**	**410,868**
	1,146,116	**737,397**	**(745,536)**	**53,073**	**1,191,050**

Summary of funds - prior year

	Balance at 1 January 2020 £	*Income £*	*Expenditure £*	*Gains/ (Losses) £*	*Balance at 31 December 2020 £*
General funds	*846,801*	*439,024*	*(556,014)*	*(33,796)*	*696,015*
Endowment funds	*50,000*	*-*	*-*	*-*	*50,000*
Restricted funds	*354,481*	*144,045*	*(98,425)*	*-*	*400,101*
	1,251,282	*583,069*	*(654,439)*	*(33,796)*	*1,146,116*

The general maintenance fund represents amounts which have been designated by the directors / trustees to finance the future repairs and maintenance of the freehold property. It is planned to meet these costs from a designation of £10,000 per annum and to fund any large one off projected expenditure.

The general fund includes all donaction for which a donor has not expressed any preference as to how the funds shall be spent and the unrestricted income accruing to the charity. These funds are applied for any charitable purpose to the benefit of the users of JDA at the absolute discretion of the trustees.

The restricted property fund represents amounts which have been received specifically for, and have been used to finance the acquisition of freehold land and buildings.

Independent Deaf Support Services represents amounts received specifically for the new weekly drop-in and follow up service set up to provide information and advice, advocacy and telephone and translation for Deaf / Deafblind British Sign Language (BSL) users of all ages and faiths who live in the Borough of Barnet and who have nobody to advocate for them and inadequate professional communication support.

The other restricted funds represent numerous grants received which are being used to finance specific expenses to enable the charity to support and assist Deaf and Deafblind people.

The endowment fund represents an amount received specifically to be used for investment purposes, with any income earned being available to fund general expenditure.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

14. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Endowment funds 2021 £	Total funds 2021 £
Tangible fixed assets	-	284,692	-	**284,692**
Fixed asset investments	594,255	126,176	50,000	**770,431**
Current assets	258,760	-	-	**258,760**
Creditors due within one year	(122,833)	-	-	**(122,833)**
Total	730,182	410,868	50,000	**1,191,050**

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	*Restricted funds 2020 £*	*Endowment funds 2020 £*	*Total funds 2020 £*
Tangible fixed assets	*-*	*302,177*	*-*	*302,177*
Fixed asset investments	*710,437*	*-*	*-*	*710,437*
Current assets	*147,914*	*97,924*	*50,000*	*295,838*
Creditors due within one year	*(162,336)*	*-*	*-*	*(162,336)*
Total	*696,015*	*400,101*	*50,000*	*1,146,116*

15. Reconciliation of net movement in funds to net cash flow from operating activities

	2021 £	*2020 £*
Net income/expenditure for the year (as per Statement of Financial Activities)	**44,934**	*(105,166)*
Adjustments for:		
Depreciation charges	**17,485**	*18,384*
Gains/(losses) on investments	**(53,073)**	*64,532*
Dividends, interests and rents from investments	**(21,117)**	*(26,144)*
Decrease/(increase) in debtors	**32,430**	*(11,225)*
Increase/(decrease) in creditors	**(39,503)**	*98,579*
Net cash provided by/(used in) operating activities	**(18,844)**	*38,960*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

16. Analysis of cash and cash equivalents

	2021	*2020*
	£	*£*
Cash in hand	**205,096**	*209,789*
Total cash and cash equivalents	**205,096**	*209,789*

17. Analysis of changes in net debt

	At 1 January 2021	Cash flows	At 31 December 2021
	£	£	£
Cash at bank and in hand	**209,789**	**(4,693)**	**205,096**
	209,789	**(4,693)**	**205,096**

18. Related party transactions

During the year, the charity incurred professional fees of £5,544 (2020: £5,588) from M Goldberg, a trustee. These were included on an arms length basis.

During the year, the trustees' made aggregate donations of £5,076 (2020: £5,035).

No other director or trustee received any remuneration or reimbursement of expenses during the year.

19. Limited by guarantee

The Jewish Deaf Association is a company limited by guarantee and does not have share capital.

The Jewish Deaf Association

Audit Findings Report - 31 December 2021

Management Letter to Trustees following conclusion of the Audit

31 August 2022

1. **Introduction and Management Summary**
2. **Audit Approach**
3. **Key Audit Areas**
4. **Audit Findings**
5. **Other Issues**

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1. Introduction and Management Summary

1.1 Outline

This report has been prepared for the trustees of The Jewish Deaf Association following the audit of the financial statements for the year to 31 December 2021, and is presented by Landau Baker Limited, the registered auditors of the charity. The comments and recommendations made in this report arose as a result of our review and are for the sole use of the trustees. No responsibility to any third party is accepted as the report has not been prepared, and is not intended, for any other purpose.

Our audit work has been carried out with the express objective to enable us to offer an opinion on the financial statements, thus ensuring that they are compliant with the prevailing regulatory requirement listed below:

- Companies Act 2006
- UK Generally Accepted Accounting Practices (including FRS 102)
- Charities Statement of Recognised Practice (2019)
- Charities Act (2011)

The scope of the above work has been communicated to the trustees through our audit planning letter, and our terms of engagement detail the respective responsibilities both Landau Baker Limited and the trustees.

We would like to express our thanks to Michelle Zeffert for her assistance during the audit.

1.2 Nature and Scope of the Audit

We set out below an outline of the nature and scope, including where relevant, any limitations thereon, of the work we propose to undertake and the form of the report we expect to make

We have a duty to form an opinion on the financial statements at the end of the audit. We must give an opinion on whether the financial statements give a true and fair view at the year end, whether the financial statements have been properly prepared in accordance with the Charities SORP (2019) we must also state whether all the information and explanations which we consider necessary for the purpose of the audit have been obtained, whether proper books of account have been kept by the charity and whether the information given in the Trustees' Report is consistent with the financial statements.

We will express an unqualified opinion when the financial statements give a true and fair view in accordance with the financial reporting framework. Any modification to this unqualified audit opinion will be expressed in our auditor's report.

We will conduct our audit in accordance with the International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes an examination on a test basis of evidence relevant to the amounts and disclosures in the financial statements.

We will document the internal controls and the systems of the charity. We will review internal and external operational, financial, compliance and other risks facing the charity, which might affect the financial statements, including the likelihood of those risks materialising and how they are managed.

We will also document and review the control environment within the charity, including the attitude of management to controls and whether management have a process for keeping under review the effectiveness of the system of internal control and, where a review of the effectiveness of internal control has been carried out and the results of that review.

We will also review the actions that the trustees plan to take in response to matters such as developments in law, accounting standards and other developments relevant to the charity's financial statements.

1.3Audit Opinion

At the date of this report, nothing has been identified which would warrant the issuing of a qualified audit opinion.

Our specific observations and recommendations have been highlighted in section 4.

2. Audit Approach

2.1 Materiality

Our audit work does not attempt to verify that the financial statements are 100% correct. We employ the concept of materiality to decipher whether any error or misstatements found during the audit process require adjustment.

When assessing materiality, we utilise our professional judgement whilst considering the following:

- Whether the omission or misstatement of an individual item would reasonably influence the reader of the financial statements; and
- Whether the adjustment or non-adjustment of individual item would impact on the true and fair view of the financial statements.

The overall level of materiality for the financial statements of The Jewish Deaf Association has been set at £29,736. This was set during the planning stage of the audit, using the level of donations received by the charity, and we are satisfied that it continues to be appropriate.

Any unadjusted misstatements above the trivial level of £595 have been recorded on the Summary of Unadjusted Errors [Appendix 5.1].

2.2 Independence and Objectivity

In accordance with the Auditing Practices Board's Ethical Standards we as auditors must ensure that our independence and objectivity is maintained at all times. The following threat and safeguards identified at the planning stage were as follows:

a. **1 Long association with the audit engagement**

The engagement partner has not been involved with the audit for more than 10 years. However, there may be a perceived loss of independence due to self-interest, self-review or familiarity (as per APB Ethical Standard 3). In order to address such threats, we applied the following safeguards appropriate to the audit. These are outlined below.

i. The audit manager has not been involved with the audit for more than 5 years.
ii. The perceived ethical threats are regularly reviewed.
iii. A sample of our audit files are subject to review each year by an independent member of the Institute of Chartered Accountants in England and Wales, who specialises in this type of technical review. The audit files selected for review are chosen by reference to the perceived risk associated with those audit files.
iv. The Quality Assurance Directorate of the Institute of Chartered Accountants in England and Wales, who is our audit regulator, visits us from time to time and carries out, amongst other things, independent reviews of our audit files.
v. We use an independently produced audit programme.

vi. We use an independently produced accounts disclosure checklist.

b. **2Non-audit services provided to the audited entity**

Landau Baker Limited is also engaged by The Jewish Deaf Association to provide the following non-audit services detailed immediately below.

- Preparation of Statutory Accounts

There may therefore be a perceived loss of independence due to self-review and a management threat (as per APB Ethical Standard 5). In order to address such threats, we applied the following safeguards. These are outlined below.

i. The non-audit services are provided by a separate team from the
engagement team, and the team providing the non-audit services avoids taking any action or making any statement that compromises the independence or objectivity of the engagement team, for example, expressing any opinion about the approach that the engagement team might take or the conclusion it might reach when considering the appropriateness of accounting or other audit judgements.
ii. The audit team is satisfied that a member of management has been designated by the audited entity to receive the results of the non-audit service and has been given the authority to make any judgements and decisions of the type set out in paragraph 34 of APB Ethical Standard 1 that are needed.
iii. The audit team concludes that that member of management has the capability to make independent management judgements and decisions on the basis of the information provided.
iv. The perceived ethical threats are regularly reviewed.
v. A sample of our audit files are subject to review each year by an independent member of the Institute of Chartered Accountants in England and Wales, who specialises in this type of technical review. The audit files selected for review are chosen by reference to the perceived risk associated with those audit files.
vi. The Quality Assurance Directorate of the Institute of Chartered Accountants in England and Wales, who is our audit regulator, visits us from time to time and carries out, amongst other things, independent reviews of our audit files.

2.3Qualitative aspects of Accounting Policies and Financial Reporting

During the course of our audit, we consider the qualitative aspect of the financial reporting process, including items that have a significant impact on the relevance, reliability, comparability, understandability and materiality of the information provided by the financial statements. We would discuss, as necessary, the following items with the trustees:

- The appropriateness of the accounting policies to the particular circumstances of the charity;
- The timing of transactions and the period in which they are recorded;
- The appropriateness of accounting estimates and judgements (e.g. in relation to provisions), including the consistency of assumptions and degree of prudence reflected in the accounting records;
- The potential effect on the financial statements of any uncertainties including significant risks and disclosures, such as pending litigation, that are required to be disclosed in the financial statements;
- Material uncertainties related to events and conditions that may cast significant doubt on the charity's ability to continue as a going concern;
- The extent to which the financial statements are affected by any unusual transactions during the period and the extent to which such transactions during the period and the extent to which such transactions are separately disclosed in the financial statements; and
- Disagreements about the matters that, individually or in aggregate, could be significant to the Charity's financial statements or in the auditor's report. These communications include consideration of whether the matters have or have not been resolved and the significance of the matters.

We trust that this formal approach to the above matters will be helpful to you.

3. Key Audit Areas

Our audit work undertaken has been focused upon our assessment of the risk of misstatement of balances reported in the financial statements. Summarised below are the significant risks and reasonably possible risks identified at The Jewish Deaf Association, and a summary of the specific audit testing undertaken. Any key findings pertaining to the work undertaken are summarised in section 4.

3.1 Significant risks identified (ISA 315)

Significant risks are defined by professional standards as risks that, in the judgement of the auditor, require special consideration. The significant risks identified by the audit team are as follows:

Identified Audit Risk	Audit Approach & Findings
The revenue cycle includes fraudulent transactions	Under ISA 240 there is a presumed risk that revenue may be misstated due to the improper revenue recognition of revenue. We will select a material sample of donations received and any other non-grant income from the sales ledger and trace these items back to source documentation. We will also review any restrictions in place upon the donations received. Walkthrough tests will be performed (where appropriate) to ensure the system for recording donations received is operating in line with expectations. **Our audit work undertaken did not indicate any reason why the identified audit risk could not be mitigated.**
Management override of controls	Under ISA 240 there is a presumed risk that the risk of management override of controls is present in all entities. We will review accounting estimates, judgements and decisions made by management, test journal entries and review unusual significant transactions. **Our audit work undertaken did not indicate any reason why the identified audit risk could not be mitigated.**

4. Audit Findings

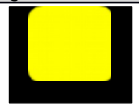
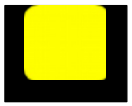
All findings detailed below have been given a priority rating as follows:

 High Priority – should be addressed as a matter of urgency.

 Medium Priority – recommendations to be implemented as soon as practical

 Low Priority – recommendations made but little risk – to be dealt with in the future

4.1 Matters arising from our audit work

Findings	Recommendation	Priority	Management Response
1. Fixed Asset Register It was noted that the brought forward figures within the financial statements are significantly higher than the figures recorded within the maintained fixed asset register.	We recommend that the fixed asset register is reviewed to ensure that it is correct. Once confirmed, if any adjustment is deemed necessary to the balances within the accounts these can be processed.		
2. Fixed Asset Depreciation Historically, depreciation has been charged on both the land and building aspect of property, whereas the depreciation should only be allocated to the building. It was noted in the fixed asset register that certain assets have been depreciated beyond their original cost.	Landau Baker have calculated the depreciation correctly in the current year. We recommend that the policy is reviewed during the coming year to ascertain if it remains suitable. We recommend that the fixed asset register is reviewed regularly to ensure that any fixed assets are not over depreciated.		
3. Trial Balance It was noted that the year end trial balance did not balance by an amount totalling £27,611.85, which was due to the previous years audit adjustments not being posted.	In order for accurate financial reporting to be undertaken, it is essential that the trial balance agrees. Landau Baker have processed the adjustments, and will provide assistance in posting the current year end adjustments upon finalisation.		
4. Staff Loans It was noted that there were significant staff loans outstanding	Any staff loans made should be approved and documented by the Board of Trustees, especially given the nature of the income		

Findings	Recommendation	Priority	Management Response
as at the year end date. We have not received confirmation yet that these were approved by the Board of Trustees.	received by the charity. This practice should be discouraged, as it may cause complications with regards to the provision of benefits to staff members.		
5. PAYE/NIC creditor There was no evidence that the balance on payroll control accounts have been reconciled with outstanding payroll creditor payments.	Monthly reconciliations should be prepared from the payments due to the postings made to the nominal ledger. These reconciliations should be signed as agreed by a separate member of the finance department.		
6. Bank Reconciliation The bank balance at 31 December 2021 per the nominal ledger totalled £205,096 whereas the bank balance per the bank reconciliation at this date totalled £207,233, a difference of £2,137 of which £2,089 is unidentified.	Monthly bank reconciliations should be prepared, reviewed and signed to confirm agreement and any differences fully investigated. Long outstanding items should be investigated and details of any findings and/or actions taken noted.		

5. Other Issues

5.1 Schedule of Unadjusted Errors

There were no errors that we noted in carrying out our audit that have not already been adjusted in the financial statements.

5.2 Other communication requirements

- We have not been made aware of any other incidents in the period and no other issues have been identified during the course of our audit procedure
- We are not aware of any related party transactions which have not been disclosed
- We are not aware of any significant incidences of non-compliance
- Our review of the financial statements has found no material omissions in the financial statements

5.3 Misstatements Identified

There have been no material misstatements identified during the course of our audit work.

5.4 Significant difficulties met

There were no significant difficulties encountered during the course of our audit work.

THE JEWISH DEAF ASSOCIATION

England & Wales - Charity number 1105845

Accounts

Registered number: 04983830
Charity number: 1105845

THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees	Trudy King, Chair Duncan Gee LLB, Vice Chair Robert Coe BA (Econ) FCA, Hon Treasurer Richard Hasseck FCA, Trustee Caroline Janner, Trustee Mira Goldberg, Trustee/Members' Representative Bob Shemtob, Trustee Malcolm Cohen, Trustee
Company registered number	04983830
Charity registered number	1105845
Registered office	Julius Newman House Woodside Park Road North Finchley London N12 8RP
Chief executive officer	Sue Cipin
Independent auditors	Landau Baker Limited Chartered Accountants Mountcliffe House 154 Brent Street London NW4 2DR
Bankers	HSBC Bank plc 196 Oxford Street London W1A 1EZ
Investment advisors	J M Finn & Co 4 Coleman Street London EC2R 5TA

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 DECEMBER 2020

Throughout this document:

*The word **Deaf** (with a capital D) is used to denote people most likely to be immersed in Deaf culture and communicate using British Sign Language.*

*The word **Deafblind** (with a capital D) is used to denote Deaf people who are also blind, and who communicate via hands-on sign language*

*The term **deaf** (with a little d) describes people who do not use sign language and identify more with the hearing world*

*The term **deaf** also combines the two, referring to everyone with a hearing loss.*

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 January 2020 to 31 December 2020. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) as amended by Update Bulletin 1 (effective January 2015).

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

STRUCTURE, GOVERNANCE & MANAGEMENT

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 3rd December 2003 and registered as a charity on 31st August 2004. The company was established under a Memorandum of Association that established the objectives and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Recruitment and appointment of Board of Directors

The directors of the company are also charity trustees for the purposes of charity law and, in accordance with the Memorandum and Articles of Association, are also required to be Members of the company. Under the Memorandum and Articles of Association, the members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting.
The directors seek to ensure that the needs of the company's various client groups are appropriately reflected through the diversity of its governing Board.

Trustee Induction and Training

JDA Trustees are relevant to the work and needs of the charity and most of the existing trustees are familiar with the practical work of the charity through their long involvement with the organisation and its predecessor body. New trustees are required to attend a training session led by the Chief Executive to enable them to familiarise themselves with the charity and the context within which it operates.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

STRUCTURE, GOVERNANCE & MANAGEMENT (continued)

Risk Management

After the Board conducted a review of potential risks, appropriate controls were put in place to mitigate any significant or major risks the charity might face. Procedures are also in place to ensure compliance with the health and safety of staff, volunteers, client and visitors to Julius Newman House. The controls and procedures are reviewed periodically to ensure they continue to meet the needs of the charity. *N.B. Extensive extra measures were put in place to address health, safety and hygiene issues during Covid-19.*

Public Benefit

In deciding the activities to be undertaken by the charity, the Board of Trustees has paid due regard to the public benefit guidance published by the Charity Commission in Section 4 of the Charities Act 2006.

Organisational Structure

The Board meets at least quarterly* in accordance with the Articles of Association and is responsible for the charity's strategic direction and policy. There are currently eight members (including one elected in December 2019). The Chief Executive attends Board meetings on an ex-officio basis but has no voting rights. The Chief Executive has operational responsibility for fundraising and service delivery and manages 4 full-time and 15 part-time workers including fully trained Support Workers, all fluent in British Sign Language, as well as a qualified hearing consultant. Professional interpreters and lip-speakers are employed as and when required.

The staff team is complemented by 50 volunteers whose contribution is integral to the work of the charity. Volunteers fulfilled a variety of special roles during the pandemic, including hearing aid maintenance, keeping in touch with and delivering vital shopping/medication to isolated older clients and having doorstep chats so everyone felt supported and cared for during lockdown.

**N.B. During the COVID-19 crisis, we tightened our governance, and our Trustees met every 2 – 3 weeks on Zoom for some months, to review the charity's activities, financial position, risks, progress and strategy.*

Related Parties

The charity works closely and collaboratively with other organisations providing complementary services to its client groups.

VISION

JDA's vision is of a world where there are no barriers to communication and understanding between deaf and hearing people; a world with respect, inclusion and equality.

MISSION

By informing, supporting and educating, our mission is to improve access, independence, equality and inclusion for people with a hearing loss, thereby enabling every person with hearing loss to get the very best out of life.

AIMS

- To increase access to information and services
- To reduce social exclusion and isolation and increase participation in the community
- To improve physical and mental health and wellbeing
- To enable full, active, safe, happy and independent lives

OBJECTIVES

The JDA's primary objective is to provide support to persons with all levels of hearing loss and related issues. Whilst the Company has particular expertise in meeting the religious, cultural and social needs of people who are of the Jewish faith, services are open to all, and are firmly established as such.

Strategies to achieve our aims and objectives and deliver public benefit:

- Serving the information, advice, wide-ranging support and advocacy needs of Deaf/Deafblind, deafened and hard of hearing people of all ages, all methods of communication, all faiths and none
- Supporting people affected by the deafness of a child or other family member
- Enabling more fulfilling lives at home, at work, in the community and in care homes
- Breaking down barriers by promoting respect, inclusion and equality
- Providing a culturally appropriate social environment and activity programme for our Jewish clients.

Geographical reach

The JDA is centrally situated in North Finchley in the London Borough of Barnet and we serve people from the surrounding boroughs and beyond. Our support extends across England, and occasionally overseas.

Fees and charges

In order to ensure equality with hearing people, who have free access to mainstream information and advice services, we keep our equivalent accessible services free of charge, and keep other charges low as the majority of our clients, particularly those aged 50+, are unemployed and on benefits.

Pre-COVID summary

All services continued to be well used pre-Covid.

Wednesday Club
After re-branding Day Centre as Wednesday Club, and making improvements to lunch menus in 2019, the first few months of 2020 showed increased numbers and more people enjoying either or both Wednesday Club and Tuesdays at Dcafe, our signing café.

Hearing Matters in Care
Before lockdown, this much-needed service had supported 30 care homes and trained over 800 staff and was set to start having national impact. We had visited Manchester Fed (Heathlands Village) and agreed to start running management support/staff training programmes for 170 staff there. We had arranged for Scrivens Hearing Services to provide free on-site NHS hearing tests, hearing aids and ongoing maintenance services to their residents. We also met with management of Andrew Cohen House in Birmingham, who wanted us to start working with them in the very near future.

COVID-19 summary
At the very first news of the pandemic, we took immediate steps to make our community centre covid-safe. Furniture was re-arranged for safe distancing; COVID-19 guidelines were set up; training was given to staff; acrylic screens, non-touch hand sanitiser dispensers, table-top hand sanitisers, clear masks and visors and extra cleaning/hygiene protocols were put in place to ensure optimum safety. JDA closed on 23 March 2020, when the pandemic forced us into lockdown and we had to suspend all our face-to-face services.

In the pandemic, around 1100 individuals living with hearing loss and 250 Deaf sign language users directly benefited from JDA's specialist services, which no other organisation can provide.

Fortunately, JDA had ended 2019 in a strong position, which helped us navigate the challenges brought about by the pandemic. Running a charity through this crisis required resilience; creative thinking in reformulating services; new ways of delivering services; new ways of communicating and working remotely; mental health support for beneficiaries and staff – and fundraising restrictions.

In late August 2020 we briefly reopened our offices and community centre between lockdowns. During this time, staff worked at Julius Newman House in small teams on different days of the week.

Service Delivery during Covid-19

Our staff worked exceptionally hard, helped by dedicated freelance workers and an army of enthusiastic volunteers, providing a lifeline where no other organisation could, in unprecedented circumstances - regularly reviewing services in line with changing restrictions and limitations and using all available methods to make sure our clients were not cut off from JDA's support.

1. We set up and followed strict COVID-19 policies in line with government guidelines.
2. We completely changed our way of working, continually adapting our services to meet the individual and changing needs of our clients.
3. **We created a 3 point emergency plan** ensuring that deaf people were not disadvantaged or more endangered at this critical time. Our focus was making sure everyone could:
    i. Understand doctors and nurses and maintain optimum health
    ii. Stay safe and well
    iii. Connect with others and keep mentally stable.

Our oldest, most vulnerable Deaf and Deafblind clients who communicate in British Sign Language (BSL) are already isolated by their deafness. Knowing how lost and alone they would be without JDA, we had to prioritise their needs and so channelled our efforts into maintaining their health, safety and wellbeing.

Staff members who were not furloughed worked remotely. Wherever possible, staff were redeployed or adapted their existing roles - some working increased hours to meet the additional needs, supported by an enhanced team of committed volunteers - together ensuring that we provided the most efficient and caring service for our high risk older deaf and deafblind clients.

SERVICES FOR DEAF AND DEAFBLIND PEOPLE WHO COMMUNICATE IN BRITISH SIGN LANGUAGE were divided into two main areas during the course of the pandemic:

1. **SUPPORT TEAM** for older / vulnerable Deaf and Deafblind people who communicate in BSL and have dementia/ learning disabilities/ mental health issues. Roles/tasks included:

- Arranging shopping and delivering food, medication and doorstep chats to ensure essential provisions and human contact were maintained and so that we could keep an eye on them
- Enabling healthcare professionals to communicate with deaf patients (which would otherwise have been impossible) by:
    - liaising with people who were unable to communicate with their GP surgeries, pharmacies and hospitals
    - sign language interpreting and advocating for Deaf patients' medical appointments remotely on Zoom and Facetime - and making medical arrangements on their behalf
    - equipping deaf people with apps that make spoken words appear on their phone as text ensuring that they – whether they communicate using sign language or speech – could ask questions, express their needs and understand and follow medical instructions
- Daily contact with isolated clients to keep them reassured, informed and in touch – with ongoing practical and emotional support to keep them safe, well and mentally stable

- Using Skype, Zoom, Facetime etc. to continue providing up-to-date information, advice, guidance and telephone and translation services to keep the Deaf signing community out of crisis.
- Ensuring that individuals were still safe to go out following months of inactivity and arranging appropriate walking aids/home adaptations during periods when lockdown was lifted.

SERVICES FOR DEAF AND DEAFBLIND PEOPLE WHO COMMUNICATE IN BRITISH SIGN LANGUAGE (continued)

2. ALLEVIATING ISOLATION TEAM - for Deaf people who communicate in British Sign Language (BSL) - to keep them in touch with JDA and each other whilst missing their regular JDA get-togethers. This included our 50+ group, BSL Tuesdays/Dcafe visitors and those who attend our Sunday events. Roles/tasks of the Deaf staff who comprised this team included:

- Expanding our befriending service to check in regularly with people self-isolating at home
- Providing regular COVID-19 and news updates in BSL via social media and personally on Facetime, Skype and Zoom and by post
- Running IT training; providing IPADs and setting up laptops with software including Zoom, Skype, Facetime and Teams! (ensuring everyone knew how to use the technology) and virtual communities to keep connected with loved ones and the world
- Live streaming and delivering to people's doors a lively, ongoing programme of activities, workshops, talks, games, quizzes and discussions to keep Deaf people stimulated at home and in touch with each other - so crucial for their mental health.
- "Sign and Stroll" sessions when permitted and small, safe social gatherings at JDA and outdoors in parks and cafes to keep our older members active, able to get out and enjoy company and fresh air - whilst teaching/showing them how to stay safe when venturing out during the pandemic. These outings were the highlight of their week and went some way to replace the temporary closure of their beloved community centre.

Outcomes / Achievements

Keeping vulnerable, older Deaf/Deafblind people safe, well, stimulated, informed, reassured and stable

Our efforts to keep our older clients engaged prevented much worse isolation and loneliness that would have seriously affected their long-term physical and mental health if they were left alone during these challenging times. Our close contact meant we could spot signs of mental distress and take action to avoid hospitalisation. We prevented what could have been dangerous consequences for individuals who could not have face-to-face medical care and were unable to communicate with medical staff.

The pandemic crisis taught us all how precious JDA is to people with hearing loss. Our expert staff gave thousands of hours of support to individual people in different ways and we see and hear their immense relief and gratitude all the time. We are proud that, despite the many challenges and obstacles they faced, they all came through this distressing experience with their physical and mental health intact.

SERVICES FOR PEOPLE WITH HEARING LOSS during the course of the pandemic:

*** NEW * Mobile Hearing Aid service**

With lockdown came the closure of NHS audiology services. To come to the rescue of people living in their own homes with nowhere to receive help with hearing aids, JDA set up the only **mobile hearing aid maintenance service** in the London Borough of Barnet and neighbouring boroughs, ensuring that everyone could have clean, working hearing aids and thus stay connected and informed.

In response to increased demand, we extended the mobile hearing aid service to Redbridge and surrounding areas, where RNID had closed their service due to lack of funding. This had left deafened people without the use of their hearing aids and thus facing enforced isolation and mental decline… even worse during the pandemic. Hearing Matters in Care Manager Andrew Goodwin was redeployed to manage the mobile hearing aid service, along with four trained volunteers.

Outcomes / Achievements (continued)

Hearing Connect

Hearing Connect staff Gabrielle Renee and Judith Morgan were redeployed from their usual face to face work in the Technology and Information Centre and established a **hearing support helpline** which provided over 400 people with solutions to their hearing issues**.**

Our work included:

- Continuing to offer **specialist advice and guidance** by telephone and online
- **Supporting people living with tinnitus**
- Helping people to **identify and obtain specialist equipment**
- **Keeping people with hearing loss connected** via Zoom, Facetime, Skype and social media and in regular touch with each other through virtual communities
- Preparing and running very popular remote weekly **lipreading classes**
- Telephone consultations and **befriending calls** to people with hearing loss who live alone

Outcomes / Achievements:

Kerbside hearing aid maintenance and repair service for care homes and individuals alleviated isolation amongst the many people who had no other way of getting their hearing aids maintained, repaired and replaced. The service was in great demand and very much appreciated. Andrew and his team carried out over 800 interventions, benefiting more than 400 people who would otherwise not have been able to hear, connect with family, friends or the world. In addition, the service directly benefited 158 residents in 17 care homes.

Hearing Support Helpline
The helpline was extremely busy providing unprecedented numbers of people with telephone support, information, advice, guidance and practical solutions. Referrals came from all over the country.

Lipreading classes – switched to Zoom
Our lipreading students said that their weekly Zoom classes were a lifeline to them during isolation – for some, their only human contact.

Our reputation grew as various hospitals referred audiology patients to JDA for hearing aid maintenance. We received positive feedback from many grateful individuals who were delighted that JDA's timely and effective interventions enabled them to stay informed and in touch with family and friends, when otherwise they would have been cut off from the world.

Effective new and increased use of technology
Our new reliance on technology had many benefits, keeping our clients informed, in touch and mentally stimulated, whilst increasing our reach and making us more accessible to more people further afield.

JDA news, TV and social media
JDA was at the forefront of the battle to keep deaf people safe, aware and cared for at this unprecedented time. Our innovative COVID-19 support services were featured on national TV and we helped other Deaf charities to set up appropriate support for their communities up and down the country.

HEARING MATTERS IN CARE – alleviating the isolation of care home residents with hearing loss

When Covid-19 struck and nobody was allowed to visit care homes, including external service providers, our plans were put on hold while the priority of care homes was keeping their residents safe, healthy and alive.

However - we **maintained our contact** with the care homes with whom we had built relationships, providing advice as needed. And we introduced different kinds of **transparent masks** into care homes to enable effective communication between staff and their deaf residents – who would otherwise be unable to understand what was being said to them through the mandatory masks that make it impossible to lip-read.

When care homes introduced visiting booths for relatives, we advised and encouraged them to **install Speech Transfer systems** with an integrated hearing loop. These sound amplification systems with a microphone and speaker on each side (similar to those used in banks) enabled care home residents with hearing loss to communicate effectively with their visitors through windows and protective barriers.

Outcomes / Achievements (continued)

JDA FAMILY SERVICES - for parents of children with a hearing loss

All aspects of the service - and more - continued throughout the pandemic, providing ongoing support, information, advice and guidance using telephone, online platforms and a WhatsApp group for parents.
The added pressures of home schooling and children struggling whilst audiology services were shut led to our Family Services Coordinator offering **unlimited access to emotional support and individual counselling**.

We initiated two communal projects to keep the children busy, happy and stimulated and give them purpose during lockdown. One project got all the children involved in a Deaf Awareness Week poster for which we facilitated each of them producing a colourful poster. The other created a Deaf song using film of the children signing words in the song, which was then widely shared on social media.

We continued to advocate for children to be admitted to the schools which would provide the most appropriate learning environment for them, and collaborated closely with NDCS (National Deaf Children's Society) on a campaign (using one of the JDA children) to introduce clear masks in schools.

Thanks to the generosity of The Locker Foundation, we gave away thousands of clear masks to schools, enabling deaf pupils to read lips and communicate effectively with their teachers and classmates.

PR & Marketing

i. We continued to promote our services for Jewish people through features, press releases and advertising in the Jewish press – (including on the Jewish News' Ask the Expert page).
ii. We maintained a profile on social media, notably Facebook, Instagram and Twitter, raising awareness of JDA and its services and inclusivity
iii. We promoted opportunities to fundraise such as with *easyfundraising*
iv. We produced a JDAtogether magazine for the Deaf community in September 2020 and regularly notified members of the Deaf community online about upcoming Zoom events
v. We produced several newsletters focusing on the innovative work and inspirational results of our activities throughout lockdown, featuring stories and pictures to illustrate some of the many ways in which JDA supported isolated deaf people in the community during the pandemic.

Staffing

In July 2020 we recruited a Fundraising Consultant initially for 1 day a week, increasing to 2 days. She focused on raising funds from Jewish Trusts, initially those known to her.

We managed to keep all staff and there were no redundancies. Because of the pandemic, two staff vacancies were left empty throughout 2020 to save money. This created a much heavier workload for existing staff but everyone was happy to be flexible and worked incredibly hard in the most challenging of circumstances. Some staff were re-deployed and various admin, support and additional tasks were taken over by some of the non-furloughed staff alongside their primary roles.

Because of the setback of not being able to work with care homes, we also had to postpone employing a colleague as planned to work alongside our Hearing Matters in Care Service Manager to increase capacity and reach and plan for succession. *(N.B. When Andrew Goodwin, the Service Manager, relocated in May 2021, we retained his services, whilst recruiting a new member of staff to head up the service and take our development plans forward).*

Investment Policy and Performance

The Board has delegated responsibility for all investment decisions to the charity's investment advisers, J M Finn & Co. The charity's policy is to maximise the long-term return of its investment fund subject to the risks normally associated with a balanced approach to portfolio management. The investment advisers have been instructed to adopt a low risk strategy band and they have not been restricted to any particular investment categories.

Outcomes / Achievements (continued)

FUNDING POSITION AT END 2020

As always, our heartfelt thanks go to the regular donors, Benefactors, individuals, organisations and charitable Trusts who supported us so generously. It is only thanks to them that we were able to keep everyone safe and the charity stable in the most uncertain of times.

2020 was the most challenging year in JDA's living memory, not least because of the fundraising restrictions that resulted from the pandemic. Despite spending an inordinate amount of time filling out extensive application forms, we were unsuccessful in obtaining any grant funding from the limited resources of emergency COVID-19 funds offered across the sector.

Without the generosity of our loyal supporters, who have been such a source of encouragement and support in every way - and the help of new friends who so wonderfully gave their support for the first time - JDA would have been forced to make cutbacks in 2021.

We cannot mention all our special supporters in this report, but we do thank each and every one of them.

i) General fundraising income

- We received £416,557 total voluntary income (2019: £597,294).
- We received £34,051 from our annual direct mail appeal (£18,702 in 2019 & £35,987 in 2018) . N.B. We always receive less in the (alternate) years in which we hold a fundraising dinner.
- We raised £28,566 from our Spring newsletter (2019: £17,581).
- We received legacies totalling £42,491 (2019: £21,100).

ii) Major / extraordinary grants of £10,000+ received

- The first year's grant of £80,000 (from a 3-year grant totalling £240,000) towards the Hearing Loss Outreach Service from The Maurice Wohl Charitable Foundation.
- The second year's grant of £25,000 (from a 3-year grant totalling £75,000) towards outreach and community services from The Sam & Bella Sebba Charitable Trust.
- A special grant of £25,000 from The K C Shasha Charitable Foundation to support JDA during the COVID-19 pandemic
- A general grant of £10,000 and two extraordinary grants of £5,000 to help sustain JDA during the COVID-19 pandemic from a Charitable Trust wishing to remain anonymous
- A grant of £14,000 from The Locker Foundation to enable JDA to distribute clear fronted face masks and thus enable deaf people to read lips and communicate effectively - and to equip JDA with the necessary PPE, equipment and measures to ensure COVID-19 safety
- A crisis grant of £12,000 from The London Borough of Barnet towards the costs of JDA providing specialist support that no other local organisation could provide to Barnet residents with deafness or hearing loss during the COVID-19 pandemic
- The first year's grant of £10,000 (from a 10-year grant totalling £100,000) from The Cecil Rosen Foundation
- Specific grants from existing and new supporters to sustain the mobile hearing aid service during the COVID-19 pandemic and lockdown periods when audiology services were closed
- Specific grants from new supporters to develop Hearing Matters in Care, Dcafe and pay for sign language interpreters.
-

iii) Benefactors

We greatly appreciate our regular benefactors' commitment to make an annual contribution of at least £5,000 towards general funds. In 2020 their donations totalled £30,000 (2019: £41,000 included a donation of £16,000 over two years).

iv) Fundraising events

Every two years, we hold a fundraising dinner. Our 2019 dinner made a profit of £175,000 and enabled us to go into 2020 with a balanced budget. As always in the years in between major dinners, we had planned to hold a smaller fundraising event, namely a Business Breakfast in May 2020, but this had to be cancelled.

v) Other sources of income

- Moderate charges to service users (when we are open) for certain events, classes and activities
- Our Technology & Information Centre invites and receives voluntary donations
- Our new mobile hearing aid service receives voluntary donations
- The Government's Access to Work payments covers the costs of interpreters for Deaf staff

Outcomes / Achievements (continued)

- Direct Payments enable vulnerable Deaf people below a set financial threshold to receive benefits to pay for the social care that JDA had previously made available to them at no charge
- Training and support fees from care homes for staff training (until March 2020 when lockdown began)

PLANS FOR 2021

2021 is our 70th Anniversary year and we would have held various celebrations and fundraising events. However, because of the ongoing pandemic, concerns relating to crowds and our limited staffing resources, this looks unlikely to be feasible until at least 2022.

Our focus for 2021 is, therefore, on trying to increase income by securing funding from charitable trusts, particularly those who have not supported our work before.

Sadly, the pandemic caused setbacks to the growth and development of our services, but we are ready and eager to get back to where we were as soon as we are able.

As soon as care homes are able to work with us once again, we will pick up on strategic plans to extend the reach of **Hearing Matters in Care** to alleviate the isolation and exclusion of older people with hearing loss living in care. Our plans to start bringing in an income for JDA by charging private care homes for our training and consultancy services are now unlikely to happen until at least 2022.

When it is safe to re-open JDA's community centre, we will re-open all our face to face services.

We will reunite and start re-building the Deaf signing community. Dcafe, our signing café, is central to this as it is such a popular meeting place. By re-starting the Dcafe Volunteer Training Scheme, we will introduce and upskill more unemployed Deaf volunteers and by developing Dcafe Community activities, we will recreate the vibrant hub that had been established pre-Covid-19.

We will develop the **HEAR to Learn** fundraising campaign to improve acoustics in more mainstream primary schools, and thus enable their deaf pupils to keep up in class and achieve better results at school.

Sustainability

As we depend on the funds raised from our biennial dinners, once it is feasible to run these successfully, we hope to hold fundraising events in some form – or to embark on a crowd funding campaign. Developing our Fundraising Committee and having appropriate staff in place is therefore crucial to the sustainability of

the JDA's services. We will need to employ additional staff to organise and manage our fundraising events and initiatives.

Reserves policy

The definition of reserves in the SORP is 'that part of a charity's income funds that is freely available for its general purposes'. This definition of reserves therefore normally excludes:

- permanent endowment funds
- expendable endowment funds
- restricted income funds
- any part of unrestricted funds not readily available for spending, specifically income funds which could only be realised by disposing of fixed assets held for charitable use

'Reserves' are therefore the resources the Charity has or can make available to spend for any or all of the Charity's purposes once it has met its commitments and covered its other planned expenditure. More specifically 'reserves' are income which becomes available to the Charity and is to be spent at the trustees' discretion in furtherance of any of the Charity's objects (sometimes referred to as 'general purpose' income) but which is not yet spent, committed or designated (i.e. is 'free').

The level of reserves held takes into account the nature of income and expenditure streams, the need to match them with commitments, including future capital projects, and the nature of reserves.
The trustees will keep this level of reserves under review at each board meeting to ensure that it is at the optimum level to facilitate the effective operations and running of the charity.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

PLANS FOR 2021 (continued)

The trustees consider maintaining a reserve balance of £500,000 (being approximately 9 months' worth of expenditure) to be prudent in the current climate. Any funds held in excess of this balance will only be spent in furtherance of the Charity's objectives, as agreed by the senior leadership team in conjunction with the Trustees.

Total reserves at the 31 December 2020 amounted to £1,146,116 (2019: £1,251,282) which includes the cost (shown in restricted funds) of Julius Newman House, JDA's community centre, purpose built to meet the specialised needs of people with hearing loss and without which the Deaf community, who cannot access mainstream facilities elsewhere, would suffer.

We ended 2019 with unrestricted reserves of £846,801. This was due to a successful fundraising dinner in November 2019, which sustained service provision in 2020. Unrestricted fund reserves at the end of 2020 had dropped to £696,015 due to an operating deficit of £40,634 and a drop of £64,532 in the value of investments. Restricted reserves increased by £45,620 to £400,101 (2019: £354,481) as some grants made for specific purposes have been carried forward to be used in future years, by agreement with those who made these grants.

The charity traditionally holds such fundraising dinners every two years, but during the Covid-19 era it is unlikely that the usual levels of community fundraising will be possible and unrestricted funds may be needed to sustain service levels during 2021 and beyond.

A further £320,000 has been earmarked from the total reserves to cover wind-down costs in the event of the dissolution of the charity. This means that the unrestricted funds available for immediate usage by the charity reduces to £376,015.

The above figures are calculated as follows:

	2020	2019
Property and other restricted funds	£400,101	£354,481
Endowment Funds	£50,000	£50,000
Estimated costs of the dissolution of the charity should they ever be needed	£320,000	£320,000
Unrestricted available funds	£376,015	£526,801
TOTAL FUNDS	**£1,146,166**	**£1,251,282**

It is estimated, that circa £100,000 of the charity's unrestricted funds may need to be utilised in future restructuring of the charity's operations, exacerbated by Covid-19.

The amount of specific designations made in relation to the unrestricted reserves totals to £NIL.

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

Disclosure of information to auditors
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed:

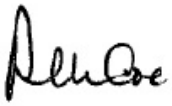
- that so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's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

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

Auditors
The auditors, Landau Baker Limited, have indicated their willingness to continue in office. The designated Trustee will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees on 28 October 2021 and signed on their behalf by:

Robert Coe BA (Econ) FCA
Trustee



Duncan Gee LLB
Trustee



STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 DECEMBER 2020

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

Company law requires the Trustees to prepare financial statements for each financial 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 charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Approved by order of the members of the board of Trustees on 28 October 2021 and signed on its behalf by:



Duncan Gee LLB
Trustee

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION

Opinion

We have audited the financial statements of The Jewish Deaf Association (the 'charitable company') for the year ended 31 December 2020 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

Responsibilities of trustees

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

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

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

We considered the nature of the industry and its control environment, and reviewed the academy's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory framework that the academy's operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included the UK Companies Act and tax legislation; and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the charitable company's ability to operate or to avoid a material penalty.

We discussed among the audit engagement team regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

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

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management, and external legal counsel concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.

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

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF THE JEWISH DEAF ASSOCIATION (CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Landau Baker Limited

Landau Baker Limited

Chartered Accountants

Mountcliff House

154 Brent Street

London

NW4 2DR

28 October 2021

Landau Baker Limited are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted funds 2020 £	Restricted funds 2020 £	Endowment funds 2020 £	Total funds 2020 £	*Total funds 2019 £*
Income and endowments from:						
Donations and legacies	3	**277,512**	**139,045**	**-**	**416,557**	*597,294*
Charitable activities		**135,368**	**5,000**	**-**	**140,368**	*152,959*
Investments	4	**26,144**	**-**	**-**	**26,144**	*32,697*
Total income and endowments		**439,024**	**144,045**	**-**	**583,069**	*782,950*
Expenditure on:						
Charitable activities		**525,278**	**98,425**	**-**	**623,703**	*755,636*
Total expenditure		**525,278**	**98,425**	**-**	**623,703**	*755,636*
Net (expenditure)/income before net (losses)/gains on investments		**(86,254)**	**45,620**	**-**	**(40,634)**	*27,314*
Net (losses)/gains on investments		**(64,532)**	**-**	**-**	**(64,532)**	*42,957*
Net movement in funds		**(150,786)**	**45,620**	**-**	**(105,166)**	*70,271*
Reconciliation of funds:						
Total funds brought forward		**846,801**	**354,481**	**50,000**	**1,251,282**	*1,181,011*
Net movement in funds		**(150,786)**	**45,620**	**-**	**(105,166)**	*70,271*
Total funds carried forward		**696,015**	**400,101**	**50,000**	**1,146,116**	*1,251,282*

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 20 to 29 form part of these financial statements.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)
REGISTERED NUMBER: 04983830

BALANCE SHEET
AS AT 31 DECEMBER 2020

	Note		2020 £		*2019 £*
Fixed assets					
Tangible assets	8		**302,177**		*311,977*
Investments	9		**710,437**		*767,991*
			1,012,614		*1,079,968*
Current assets					
Debtors	10	**86,049**		*74,824*	
Cash at bank and in hand		**209,789**		*160,247*	
		295,838		*235,071*	
Creditors: amounts falling due within one year	11	**(162,336)**		*(63,757)*	
Net current assets			**133,502**		*171,314*
Total assets less current liabilities			**1,146,116**		*1,251,282*
Net assets excluding pension asset			**1,146,116**		*1,251,282*
Total net assets			**1,146,116**		*1,251,282*
Charity funds					
Endowment funds	12		**50,000**		*50,000*
Restricted funds	12		**400,101**		*354,481*
Unrestricted funds	12		**696,015**		*846,801*
Total funds			**1,146,116**		*1,251,282*

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

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

However, an audit is required in accordance with section 145 of the Charities Act 2011.

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

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

The financial statements were approved and authorised for issue by the Trustees on 28 October 2021 and signed on their behalf by:

Duncan Gee LLB
Trustee



The notes on pages 20 to 29 form part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. General information

The Jewish Deaf Association is a company limited by guarantee, regustered in England and Wales (Company No. 04983830). It is also a registered charity with the Charity Commission (Charity No. 1105845).

In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

2.2 Income

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

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the charity, can be reliably measured.

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

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2. Accounting policies (continued)

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

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

All expenditure is inclusive of irrecoverable VAT.

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £250 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

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

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	4%
Motor vehicles	-	25%
Fixtures and fittings	-	25%
Office equipment	-	25%

2.5 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.6 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.7 Cash at bank and in hand

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

2. Accounting policies (continued)

2.8 Liabilities and provisions

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

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

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

2.9 Fund accounting

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

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

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2020 £	**Restricted funds 2020 £**	**Total funds 2020 £**	*Total funds 2019 £*
Donations	227,716	139,045	**366,761**	*341,335*
Legacies	42,491	-	**42,491**	*21,100*
Fundraising events	7,305	-	**7,305**	*234,859*
	277,512	139,045	**416,557**	*597,294*
Total 2019	*477,311*	*119,983*	*597,294*	

The fundraising events income received in the current year relates to late donations made in respect of the 2019 fundraising dinner.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

4. Investment income

	Unrestricted funds 2020 £	Total funds 2020 £	*Total funds 2019 £*
Investment income	26,144	**26,144**	*32,697*
Total 2019	*32,697*	*32,697*	

5. Analysis of expenditure by activities

	Activities undertaken directly 2020 £	Support costs 2020 £	Total funds 2020 £	*Total funds 2019 £*
Charitable activities	446,553	177,150	**623,703**	*755,636*
Total 2019	*567,673*	*187,963*	*755,636*	

Analysis of direct costs

	Activities 2020 £	Total funds 2020 £	*Total funds 2019 £*
Staff costs	295,536	**295,536**	*267,989*
Day centre expenses	28,691	**28,691**	*39,800*
Members activities	8,135	**8,135**	*71,750*
Communication support	29,819	**29,819**	*49,709*
Communication transport	8,551	**8,551**	*13,599*
Community education	8,494	**8,494**	*59,791*
Advertising and publicity	5,802	**5,802**	*5,775*
Professional fees	54,439	**54,439**	*52,723*
Other expenses	7,086	**7,086**	*6,537*
	446,553	**446,553**	*567,673*
Total 2019	*567,673*	*567,673*	

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

5. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2020 £	Total funds 2020 £	*Total funds 2019 £*
Staff costs	88,969	**88,969**	*99,524*
Depreciation	18,384	**18,384**	*15,749*
Other staff costs	203	**203**	*721*
Premises costs	30,231	**30,231**	*27,930*
Communication costs	24,682	**24,682**	*29,445*
Computer costs	14,681	**14,681**	*14,594*
	177,150	**177,150**	*187,963*
Total 2019	*187,963*	*187,963*	

6. Staff costs

	2020 £	*2019 £*
Wages and salaries	**384,505**	*367,513*
	384,505	*367,513*

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

	2020 No.	*2019 No.*
Chief Executive	**1**	*1*
Services to the community	**12**	*12*
Caretaker/Cleaner	**2**	*2*
Fundraising and publicity	**2**	*2*
Administration	**1**	*1*
	18	*18*

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

6. Staff costs (continued)

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

	2020 No.	*2019 No.*
In the band £60,001 - £70,000	**1**	*1*

7. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits *(2019 - £NIL)*.

During the year ended 31 December 2020, no Trustee expenses have been incurred *(2019 - £NIL)*.

8. Tangible fixed assets

	Freehold property £	Motor vehicles £	Fixtures and fittings £	Office equipment £	Total £
Cost or valuation					
At 1 January 2020	**480,222**	**8,604**	**89,594**	**92,808**	**671,228**
Additions	**-**	**-**	**7,312**	**1,272**	**8,584**
Disposals	**-**	**(8,604)**	**-**	**-**	**(8,604)**
At 31 December 2020	**480,222**	**-**	**96,906**	**94,080**	**671,208**
Depreciation					
At 1 January 2020	**209,660**	**8,604**	**69,320**	**71,667**	**359,251**
Charge for the year	**11,041**	**-**	**3,194**	**4,149**	**18,384**
On disposals	**-**	**(8,604)**	**-**	**-**	**(8,604)**
At 31 December 2020	**220,701**	**-**	**72,514**	**75,816**	**369,031**
Net book value					
At 31 December 2020	**259,521**	**-**	**24,392**	**18,264**	**302,177**
At 31 December 2019	*270,562*	*-*	*20,274*	*21,141*	*311,977*

Included in the Freehold Property cost is land of £204,267 that is not being depreciated.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

9. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2020	**767,991**
Additions	**124,511**
Disposals	**(148,269)**
Revaluations	**(33,796)**
At 31 December 2020	**710,437**
Net book value	
At 31 December 2020	**710,437**
At 31 December 2019	*767,991*

10. Debtors

	2020 £	*2019 £*
Due within one year		
Other debtors	**26,485**	*17,133*
Prepayments and accrued income	**59,564**	*57,691*
	86,049	*74,824*

11. Creditors: Amounts falling due within one year

	2020 £	*2019 £*
Trade creditors	**34,722**	*37,623*
Other taxation and social security	**25,684**	*19,204*
Accruals and deferred income	**101,930**	*6,930*
	162,336	*63,757*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

12. Statement of funds

Statement of funds - current year

	Balance at 1 January 2020 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2020 £
Unrestricted funds					
General Funds - all funds	**846,801**	**439,024**	**(556,014)**	**(33,796)**	**696,015**
Endowment funds					
Endowment Funds - all funds	**50,000**	**-**	**-**	**-**	**50,000**
Restricted funds					
Restricted Funds - all funds	**354,481**	**144,045**	**(98,425)**	**-**	**400,101**
Total of funds	**1,251,282**	**583,069**	**(654,439)**	**(33,796)**	**1,146,116**

Statement of funds - prior year

	Balance at 1 January 2019 £	*Income £*	*Expenditure £*	*Gains/ (Losses) £*	*Balance at 31 December 2019 £*
Unrestricted funds					
Maintenance fund	*64,454*	-	-	-	*64,454*
General fund	*721,847*	*615,682*	*(622,529)*	*67,347*	*782,347*
	786,301	*615,682*	*(622,529)*	*67,347*	*846,801*
Endowment funds					
Endowment Funds - all funds	*50,000*	-	-	-	*50,000*
Restricted funds					
Building fund	*288,039*	-	-	-	*288,039*
Other restricted funds	*56,671*	*167,268*	*(157,497)*	-	*66,442*
	344,710	*167,268*	*(157,497)*	-	*354,481*
Total of funds	*1,181,011*	*782,950*	*(780,026)*	*67,347*	*1,251,282*

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

13. Summary of funds

Summary of funds - current year

	Balance at 1 January 2020 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2020 £
General funds	**846,801**	**439,024**	**(556,014)**	**(33,796)**	**696,015**
Endowment funds	**50,000**	**-**	**-**	**-**	**50,000**
Restricted funds	**354,481**	**144,045**	**(98,425)**	**-**	**400,101**
	1,251,282	**583,069**	**(654,439)**	**(33,796)**	**1,146,116**

Summary of funds - prior year

	Balance at 1 January 2019 £	*Income £*	*Expenditure £*	*Gains/ (Losses) £*	*Balance at 31 December 2019 £*
General funds	*786,301*	*615,682*	*(622,529)*	*67,347*	*846,801*
Endowment funds	*50,000*	*-*	*-*	*-*	*50,000*
Restricted funds	*344,710*	*167,268*	*(157,497)*	*-*	*354,481*
	1,181,011	*782,950*	*(780,026)*	*67,347*	*1,251,282*

The general maintenance fund represents amounts which have been designated by the directors / trustees to finance the future repairs and maintenance of the freehold property. It is planned to meet these costs from a designation of £10,000 per annum and to fund any large one off projected expenditure.

The general fund includes all donaction for which a donor has not expressed any preference as to how the funds shall be spent and the unrestricted income accruing to the charity. These funds are applied for any charitable purpose to the benefit of the users of JDA at the absolute discretion of the trustees.

The restricted property fund represents amounts which have been received specifically for, and have been used to finance the acquisition of freehold land and buildings.

Independent Deaf Support Services represents amounts received specifically for the new weekly drop-in and follow up service set up to provide information and advice, advocacy and telephone and translation for Deaf / Deafblind British Sign Language (BSL) users of all ages and faiths who live in the Borough of Barnet and who have nobody to advocate for them and inadequate professional communication support.

The other restricted funds represent numerous grants received which are being used to finance specific expenses to enable the charity to support and assist Deaf and Deafblind people.

The endowment fund represents an amount received specifically to be used for investment purposes, with any income earned being available to fund general expenditure.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

14. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2020 £	Restricted funds 2020 £	Endowment funds 2020 £	Total funds 2020 £
Tangible fixed assets	-	302,177	-	**302,177**
Fixed asset investments	710,437	-	-	**710,437**
Current assets	147,914	97,924	50,000	**295,838**
Creditors due within one year	(162,336)	-	-	**(162,336)**
Total	696,015	400,101	50,000	**1,146,116**

Analysis of net assets between funds - prior period

	Unrestricted funds 2019 £	*Restricted funds 2019 £*	*Endowment funds 2019 £*	*Total funds 2019 £*
Tangible fixed assets	*-*	*311,977*	*-*	*311,977*
Fixed asset investments	*767,991*	*-*	*-*	*767,991*
Current assets	*142,567*	*42,504*	*50,000*	*235,071*
Creditors due within one year	*(63,757)*	*-*	*-*	*(63,757)*
Total	*846,801*	*354,481*	*50,000*	*1,251,282*

15. Related party transactions

During the year, the chairty incurred professional fees of £5,588 (2019: £8,807) from M Goldberg, a trustee. These were included on an arms length basis.

During the year, the trustees' made aggregate donations of £5,035 (2019: £34,990).

No other director or trustee received any remuneration or reimbursement of expenses during the year.