
THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

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**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

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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.

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TRUSTEES' REPORT (CONTINUED)
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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.

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TRUSTEES' REPORT (CONTINUED)
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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.

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TRUSTEES' REPORT (CONTINUED)
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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.

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TRUSTEES' REPORT (CONTINUED)
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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.

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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.

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TRUSTEES' REPORT (CONTINUED)
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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.

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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

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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.

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TRUSTEES' REPORT (CONTINUED)
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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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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



THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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
		<u>1,012,614</u>	<u>1,079,968</u>
Current assets			
Debtors	10	86,049	74,824
Cash at bank and in hand		209,789	160,247
		<u>295,838</u>	<u>235,071</u>
Creditors: amounts falling due within one year	11	(162,336)	(63,757)
Net current assets		<u>133,502</u>	<u>171,314</u>
Total assets less current liabilities		<u>1,146,116</u>	<u>1,251,282</u>
Net assets excluding pension asset		<u>1,146,116</u>	<u>1,251,282</u>
Total net assets		<u>1,146,116</u>	<u>1,251,282</u>
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		<u>1,146,116</u>	<u>1,251,282</u>

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

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

However, an audit is required in accordance with section 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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, registered 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

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 £	<i>Total funds 2019 £</i>
Donations	227,716	139,045	366,761	341,335
Legacies	42,491	-	42,491	21,100
Fundraising events	7,305	-	7,305	234,859
	<hr/> 277,512 <hr/>	<hr/> 139,045 <hr/>	<hr/> 416,557 <hr/>	<hr/> 597,294 <hr/>
<i>Total 2019</i>	<hr/> 477,311 <hr/>	<hr/> 119,983 <hr/>	<hr/> 597,294 <hr/>	

The fundraising events income received in the current year relates to late donations made in respect of the 2019 fundraising dinner.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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
<i>Total 2019</i>	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
<i>Total 2019</i>	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
<i>Total 2019</i>	567,673	567,673	

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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 £	<i>Total funds 2019 £</i>
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
	<u>177,150</u>	<u>177,150</u>	<u>187,963</u>
<i>Total 2019</i>	<u>187,963</u>	<u>187,963</u>	

6. Staff costs

	2020 £	<i>2019 £</i>
Wages and salaries	384,505	367,513
	<u>384,505</u>	<u>367,513</u>

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

	2020 No.	<i>2019 No.</i>
Chief Executive	1	1
Services to the community	12	12
Caretaker/Cleaner	2	2
Fundraising and publicity	2	2
Administration	1	1
	<u>18</u>	<u>18</u>

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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.	<i>2019 No.</i>
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	<u>480,222</u>	<u>-</u>	<u>96,906</u>	<u>94,080</u>	<u>671,208</u>
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	<u>220,701</u>	<u>-</u>	<u>72,514</u>	<u>75,816</u>	<u>369,031</u>
Net book value					
At 31 December 2020	<u>259,521</u>	<u>-</u>	<u>24,392</u>	<u>18,264</u>	<u>302,177</u>
<i>At 31 December 2019</i>	<u>270,562</u>	<u>-</u>	<u>20,274</u>	<u>21,141</u>	<u>311,977</u>

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

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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)
	<hr/>
At 31 December 2020	710,437
	<hr/> <hr/>
Net book value	
At 31 December 2020	710,437
	<hr/>
At 31 December 2019	767,991
	<hr/> <hr/>

10. Debtors

	2020 £	2019 £
Due within one year		
Other debtors	26,485	17,133
Prepayments and accrued income	59,564	57,691
	<hr/>	<hr/>
	86,049	74,824
	<hr/> <hr/>	<hr/> <hr/>

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
	<hr/>	<hr/>
	162,336	63,757
	<hr/> <hr/>	<hr/> <hr/>

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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
	<u>1,251,282</u>	<u>583,069</u>	<u>(654,439)</u>	<u>(33,796)</u>	<u>1,146,116</u>

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
	<u>1,181,011</u>	<u>782,950</u>	<u>(780,026)</u>	<u>67,347</u>	<u>1,251,282</u>

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 donation 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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

	<i>Unrestricted funds 2019 £</i>	<i>Restricted funds 2019 £</i>	<i>Endowment funds 2019 £</i>	<i>Total funds 2019 £</i>
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 charity 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.