
THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

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**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

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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 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.

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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.

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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.

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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.

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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

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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.

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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

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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

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- 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

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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 Sebbra 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

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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

- 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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

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 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.

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

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
		<u>1,055,123</u>	<u>1,012,614</u>
Current assets			
Debtors	10	53,664	86,049
Cash at bank and in hand		205,096	209,789
		<u>258,760</u>	<u>295,838</u>
Creditors: amounts falling due within one year	11	(122,833)	(162,336)
Net current assets		<u>135,927</u>	<u>133,502</u>
Total assets less current liabilities		<u>1,191,050</u>	<u>1,146,116</u>
Net assets excluding pension asset		<u>1,191,050</u>	<u>1,146,116</u>
Total net assets		<u>1,191,050</u>	<u>1,146,116</u>
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		<u>1,191,050</u>	<u>1,146,116</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 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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, 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 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 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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 £	<i>Total funds 2020 £</i>
Donations	313,116	128,314	441,430	366,761
Legacies	61,147	-	61,147	42,491
Fundraising events	10,900	-	10,900	7,305
	<hr/>	<hr/>	<hr/>	<hr/>
	385,163	128,314	513,477	416,557
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2020</i>	<hr/> <i>277,512</i> <hr/>	<hr/> <i>139,045</i> <hr/>	<hr/> <i>416,557</i> <hr/>	

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

4. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Investment income	21,117	21,117	26,144
	<hr/>	<hr/>	<hr/>
<i>Total 2020</i>	26,144	26,144	
	<hr/>	<hr/>	

5. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Charitable activities	568,678	176,858	745,536	623,703
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2020</i>	446,553	177,150	623,703	
	<hr/>	<hr/>	<hr/>	

Analysis of direct costs

	Activities 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
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
	<hr/>	<hr/>	<hr/>
	568,678	568,678	446,553
	<hr/>	<hr/>	<hr/>
<i>Total 2020</i>	446,553	446,553	
	<hr/>	<hr/>	

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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 £	<i>Total funds 2020 £</i>
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
	<u>176,858</u>	<u>176,858</u>	<u>177,150</u>
<i>Total 2020</i>	<u>177,150</u>	<u>177,150</u>	

6. Staff costs

	2021 £	<i>2020 £</i>
Wages and salaries	427,916	384,505
	<u>427,916</u>	<u>384,505</u>

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

	2021 No.	<i>2020 No.</i>
Chief Executive	1	1
Services to the community	12	12
Caretaker/Cleaner	1	2
Fundraising and publicity	2	2
Administration	1	1
	<u>17</u>	<u>18</u>

THE JEWISH DEAF ASSOCIATION
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**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.	<i>2020 No.</i>
In the band £60,001 - £70,000	1	<i>1</i>

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
<i>At 31 December 2020</i>	<i>259,521</i>	<i>24,392</i>	<i>18,264</i>	<i>302,177</i>

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

THE JEWISH DEAF ASSOCIATION
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**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
	<hr/>
At 31 December 2021	770,431
	<hr/>
Net book value	
At 31 December 2021	770,431
	<hr/>
At 31 December 2020	710,392
	<hr/>

10. Debtors

	2021 £	2020 £
Due within one year		
Other debtors	10,891	26,485
Prepayments and accrued income	42,773	59,564
	<hr/>	<hr/>
	53,664	86,049
	<hr/>	<hr/>

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
	<hr/>	<hr/>
	122,833	162,336
	<hr/>	<hr/>

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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	<u>696,015</u>	<u>609,083</u>	<u>(627,989)</u>	<u>53,073</u>	<u>730,182</u>
Endowment funds					
Endowment Funds - all funds	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>50,000</u>
Restricted funds					
Restricted Funds - all funds	<u>400,101</u>	<u>128,314</u>	<u>(117,547)</u>	<u>-</u>	<u>410,868</u>
Total of funds	<u><u>1,146,116</u></u>	<u><u>737,397</u></u>	<u><u>(745,536)</u></u>	<u><u>53,073</u></u>	<u><u>1,191,050</u></u>

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	<u>846,801</u>	<u>439,024</u>	<u>(556,014)</u>	<u>(33,796)</u>	<u>696,015</u>
Endowment funds					
Endowment Funds - all funds	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>50,000</u>
Restricted funds					
Restricted Funds - all funds	<u>354,481</u>	<u>144,045</u>	<u>(98,425)</u>	<u>-</u>	<u>400,101</u>
Total of funds	<u><u>1,251,282</u></u>	<u><u>583,069</u></u>	<u><u>(654,439)</u></u>	<u><u>(33,796)</u></u>	<u><u>1,146,116</u></u>

13. Summary of funds

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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
	<u>1,146,116</u>	<u>737,397</u>	<u>(745,536)</u>	<u>53,073</u>	<u>1,191,050</u>

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

THE JEWISH DEAF ASSOCIATION
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**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
(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
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**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
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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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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.

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

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.

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

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.

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

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

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

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.

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

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

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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

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

- 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

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

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

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TRUSTEES' REPORT (CONTINUED)
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- 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.

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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

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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

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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.

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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.

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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

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
		<u>1,055,123</u>	<u>1,012,614</u>
Current assets			
Debtors	10	53,664	86,049
Cash at bank and in hand		205,096	209,789
		<u>258,760</u>	<u>295,838</u>
Creditors: amounts falling due within one year	11	(122,833)	(162,336)
Net current assets		<u>135,927</u>	<u>133,502</u>
Total assets less current liabilities		<u>1,191,050</u>	<u>1,146,116</u>
Net assets excluding pension asset		<u>1,191,050</u>	<u>1,146,116</u>
Total net assets		<u>1,191,050</u>	<u>1,146,116</u>
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		<u>1,191,050</u>	<u>1,146,116</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 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

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, 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 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 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.

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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 £	<i>Total funds 2020 £</i>
Donations	313,116	128,314	441,430	366,761
Legacies	61,147	-	61,147	42,491
Fundraising events	10,900	-	10,900	7,305
	<hr/>	<hr/>	<hr/>	<hr/>
	385,163	128,314	513,477	416,557
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2020</i>	<hr/> <i>277,512</i> <hr/>	<hr/> <i>139,045</i> <hr/>	<hr/> <i>416,557</i> <hr/>	

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

4. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Investment income	21,117	21,117	26,144
	<hr/>	<hr/>	<hr/>
<i>Total 2020</i>	26,144	26,144	
	<hr/>	<hr/>	

5. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
Charitable activities	568,678	176,858	745,536	623,703
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2020</i>	446,553	177,150	623,703	
	<hr/>	<hr/>	<hr/>	

Analysis of direct costs

	Activities 2021 £	Total funds 2021 £	<i>Total funds 2020 £</i>
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
	<hr/>	<hr/>	<hr/>
	568,678	568,678	446,553
	<hr/>	<hr/>	<hr/>
<i>Total 2020</i>	446,553	446,553	
	<hr/>	<hr/>	

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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 £	<i>Total funds 2020 £</i>
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
	<u>176,858</u>	<u>176,858</u>	<u>177,150</u>
<i>Total 2020</i>	<u>177,150</u>	<u>177,150</u>	

6. Staff costs

	2021 £	<i>2020 £</i>
Wages and salaries	427,916	384,505
	<u>427,916</u>	<u>384,505</u>

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

	2021 No.	<i>2020 No.</i>
Chief Executive	1	1
Services to the community	12	12
Caretaker/Cleaner	1	2
Fundraising and publicity	2	2
Administration	1	1
	<u>17</u>	<u>18</u>

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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.	<i>2020 No.</i>
In the band £60,001 - £70,000	1	<i>1</i>

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
<i>At 31 December 2020</i>	<i>259,521</i>	<i>24,392</i>	<i>18,264</i>	<i>302,177</i>

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 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
	<hr/>
At 31 December 2021	770,431
	<hr/> <hr/>
Net book value	
At 31 December 2021	770,431
	<hr/>
At 31 December 2020	710,392
	<hr/> <hr/>

10. Debtors

	2021 £	2020 £
Due within one year		
Other debtors	10,891	26,485
Prepayments and accrued income	42,773	59,564
	<hr/>	<hr/>
	53,664	86,049
	<hr/> <hr/>	<hr/> <hr/>

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
	<hr/>	<hr/>
	122,833	162,336
	<hr/> <hr/>	<hr/> <hr/>

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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	<u>696,015</u>	<u>609,083</u>	<u>(627,989)</u>	<u>53,073</u>	<u>730,182</u>
Endowment funds					
Endowment Funds - all funds	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>50,000</u>
Restricted funds					
Restricted Funds - all funds	<u>400,101</u>	<u>128,314</u>	<u>(117,547)</u>	<u>-</u>	<u>410,868</u>
Total of funds	<u><u>1,146,116</u></u>	<u><u>737,397</u></u>	<u><u>(745,536)</u></u>	<u><u>53,073</u></u>	<u><u>1,191,050</u></u>

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	<u>846,801</u>	<u>439,024</u>	<u>(556,014)</u>	<u>(33,796)</u>	<u>696,015</u>
Endowment funds					
Endowment Funds - all funds	<u>50,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>50,000</u>
Restricted funds					
Restricted Funds - all funds	<u>354,481</u>	<u>144,045</u>	<u>(98,425)</u>	<u>-</u>	<u>400,101</u>
Total of funds	<u><u>1,251,282</u></u>	<u><u>583,069</u></u>	<u><u>(654,439)</u></u>	<u><u>(33,796)</u></u>	<u><u>1,146,116</u></u>

13. Summary of funds

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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
	<u>1,146,116</u>	<u>737,397</u>	<u>(745,536)</u>	<u>53,073</u>	<u>1,191,050</u>

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

THE JEWISH DEAF ASSOCIATION
(A company limited by guarantee)

**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**

Landau Baker Limited
Chartered Accountants

Mountcliff House
154 Brent Street
London NW4 2DR

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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.

1.3 Audit 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	<p>Under ISA 240 there is a presumed risk that revenue may be misstated due to the improper revenue recognition of revenue.</p> <p>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.</p> <p>We will also review any restrictions in place upon the donations received.</p> <p>Walkthrough tests will be performed (where appropriate) to ensure the system for recording donations received is operating in line with expectations.</p> <p>Our audit work undertaken did not indicate any reason why the identified audit risk could not be mitigated.</p>
Management override of controls	<p>Under ISA 240 there is a presumed risk that the risk of management override of controls is present in all entities.</p> <p>We will review accounting estimates, judgements and decisions made by management, test journal entries and review unusual significant transactions.</p> <p>Our audit work undertaken did not indicate any reason why the identified audit risk could not be mitigated.</p>

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 with 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.