

Registered number: 04983830  
Charity number: 1105845

---

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

---

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

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

**CONTENTS**

	Page
<b>Reference and Administrative Details of the Charity, its Trustees and Advisers</b>	<b>1</b>
<b>Trustees' Report</b>	<b>1 - 2</b>
<b>Trustees' Responsibilities Statement</b>	<b>15</b>
<b>Independent Auditors' Report on the Financial Statements</b>	<b>16 - 19</b>
<b>Statement of Financial Activities</b>	<b>20</b>
<b>Balance Sheet</b>	<b>21 - 22</b>
<b>Statement of Cash Flows</b>	<b>23</b>
<b>Notes to the Financial Statements</b>	<b>24 - 38</b>

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

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

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

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

**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

***Throughout this document:***

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

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

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

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

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

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

## **STRUCTURE, GOVERNANCE & MANAGEMENT**

### **Governing Document**

The organisation is a charitable company limited by guarantee, incorporated on 3<sup>rd</sup> December 2003 and registered as a charity on 31<sup>st</sup> 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.



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

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

---

**Trustee Induction and Training**

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

**Risk Management**

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

**Public Benefit**

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

**Organisational Structure**

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

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

**VISION**

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

**MISSION**

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

**AIMS**

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

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

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

---

**OBJECTIVES**

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

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

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

**Geographical reach**

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

**Fees and charges**

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

**Introduction**

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

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

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

---

**SERVICES / ACTIVITIES**

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

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

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

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

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

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

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

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



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

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

---

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

60 older Deaf/Deafblind people (supported by JDA staff, volunteers, personal carers and professional "hands-on" communicator/guides) enjoyed a lively, weekly, year-round programme of stimulating social/cultural/educational/religious events - with a hot, kosher 3-course meal and refreshments provided. Our very popular on-site activities included quizzes, games, discussions, sub-titled films, arts and crafts and interesting talks including Fire Safety at Home, Growing up in South Africa during Apartheid, My Life as a Deaf Photographer and Diwali - complete with delicious Indian food made by one of our volunteers. Regular meetings enabled members to be fully informed and to influence services and activities.

The group also went on monthly outings to places of interest including Bow Street Police Museum, Horniman Museum and Gardens, Southend-on-Sea, Tottenham Hotspur Stadium Tour and indoor bowls. We were delighted that Happy Mondays returned, led by our Trustee Caroline Janner, enabling older clients to enjoy an extra day out together, creating beautiful arts and crafts at JAMI's Headroom café. As always, older people with impaired mobility and unable to travel independently were able to get out thanks to our volunteer drivers and by means of door-to-door transport in taxis when necessary.

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

**Outcomes / Achievements**

240 people benefited from Deaf Services in the following ways:

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

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

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

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

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

---

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

**Outcomes / Achievements**

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

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

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

**Outcomes / Achievements**

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

**Dcafe Volunteer Training Scheme**

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

---

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

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



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

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

---

**5. Cultural activities**

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

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

**B. JDA FAMILY SERVICES**

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

**Activities:**

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

**Outcomes / Achievements**

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

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

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

**What we do:**

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

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

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

---

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

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

**Lipreading classes**

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

**Outcomes / Achievements**

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

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

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

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

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

**Activities:**

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

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



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

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

---

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

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

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

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

**Outcomes / Achievements**

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

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

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

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

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

**F. \* NEW: BSL CLASSES \***

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

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

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

---

**JDA NEWS, TV AND SOCIAL MEDIA**

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

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

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

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

**Staffing**

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

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

**Investment Policy and Performance**

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

**FUNDING POSITION AT END 2023**

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

**i) General fundraising income**

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



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

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

---

**ii) Major / extraordinary grants received included:**

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

**iii) Benefactors**

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

**iv) Fundraising events**

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

**v) Other sources of income**

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

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

**PLANS FOR 2024**

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



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

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

---

**SUSTAINABILITY AND FUNDRAISING**

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

**RESERVES POLICY**

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

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

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

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

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

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

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

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

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

The above figures are calculated as follows:

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

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

**Going Concern**

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

**Disclosure of information to auditors**

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

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

**Auditors**

The auditors, BKL Audit LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

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

*R M Coe*

**Robert Coe BA (Econ) FCA**  
Trustee

*[Signature]*

**Duncan Gee LLB**  
Trustee

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

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

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

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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

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

*RM Coe*

**Robert Coe BA (Econ) FCA**



**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 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

**Basis for opinion**

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

**Conclusions relating to going concern**

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

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

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

**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 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](http://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.

*BKL Audit LLP*

**BKL Audit LLP**

35 Ballards Lane

London

N3 1XW

31/10/2024

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

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

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

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

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

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



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

**BALANCE SHEET**  
**AS AT 31 DECEMBER 2023**

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

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

**BALANCE SHEET (CONTINUED)**  
**AS AT 31 DECEMBER 2023**

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

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

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

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

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

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

*R M Coe*

**Robert Coe BA (Econ) FCA**  
(Trustee)

Date: 31/10/2024

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



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

**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

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

The notes on pages 24 to 38 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 2023**

**1. General information**

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

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

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

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

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

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

**2.2 Income**

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

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

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

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

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

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

**2. Accounting policies (continued)**

**2.3 Expenditure**

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

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

All expenditure is inclusive of irrecoverable VAT.

**2.4 Research and development**

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

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

**2.5 Intangible assets and amortisation**

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

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

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

Amortisation is provided on the following basis:

Development expenditure	-	25 %
-------------------------	---	------

**2.6 Tangible fixed assets and depreciation**

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

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



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

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

**2. Accounting policies (continued)**

**2.6 Tangible fixed assets and depreciation (continued)**

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

Depreciation is provided on the following basis:

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

**2.7 Investments**

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

**2.8 Debtors**

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

**2.9 Cash at bank and in hand**

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

**2.10 Liabilities and provisions**

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

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

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

**2.11 Financial instruments**

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

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

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

**2. Accounting policies (continued)**

**2.12 Fund accounting**

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

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

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

**3. Income from donations and legacies**

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

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

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

**4. Investment income**

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Investment income	25,495	<b>25,495</b>	25,954
<i>Total 2022</i>	<u>25,954</u>	<u>25,954</u>	

**5. Analysis of expenditure by activities**

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £	Total funds 2022 £
Charitable Activities	734,656	252,395	<b>987,051</b>	910,463
<i>Total 2022</i>	<u>729,932</u>	<u>180,531</u>	<u>910,463</u>	

**Analysis of direct costs**

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



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

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

**5. Analysis of expenditure by activities (continued)**

**Analysis of direct costs (continued)**

**Analysis of support costs**

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

**6. Auditors' remuneration**

	<b>2023 £</b>	<i>2022 £</i>
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	<u><b>7,920</b></u>	<u>7,530</u>

**7. Staff costs**

	<b>2023 £</b>	<i>2022 £</i>
Wages and salaries	<u><b>574,838</b></u>	<u>474,706</u>
	<u><b>574,838</b></u>	<u>474,706</u>

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

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

**7. Staff costs (continued)**

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

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

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

	<b>2023 No.</b>	<i>2022 No.</i>
In the band £70,001 - £80,000	<u>1</u>	<u>1</u>

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

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

**8. Trustees' remuneration and expenses**

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

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

**9. Intangible assets**

	<b>Development £</b>
<b>Cost</b>	
Additions	28,000
At 31 December 2023	<u>28,000</u>
<b>Net book value</b>	
At 31 December 2023	<u>28,000</u>
At 31 December 2022	<u>-</u>



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

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

**10. Tangible fixed assets**

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

**11. Fixed asset investments**

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

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

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

**12. Debtors**

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

**13. Creditors: Amounts falling due within one year**

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

**14. Prior year adjustments**

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

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

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

**15. Statement of funds**

**Statement of funds - current year**

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



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

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

**15. Statement of funds (continued)**

**Statement of funds - prior year**

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

**16. Summary of funds**

**Summary of funds - current year**

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

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

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

**16. Summary of funds (continued)**

**Summary of funds - prior year**

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

**17. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

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

**Analysis of net assets between funds - prior year**

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

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

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

**17. Analysis of net assets between funds (continued)**

The general maintenance fund represents amounts which have been designated by the directors / trustees to finance the future repairs and maintenance of the freehold property. It is planned to meet these costs 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.

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

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

**19. Analysis of cash and cash equivalents**

	2023 £	2022 £
Cash in hand	287,242	325,341
<b>Total cash and cash equivalents</b>	<b>287,242</b>	<b>325,341</b>



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

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

**20. Analysis of changes in net debt**

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

**21. Related party transactions**

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

During the year, the trustees' made aggregate donations of £Nil (2022: £64,140).

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