

Registered number: 04983830  
Charity number: 1105845

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THE JEWISH DEAF ASSOCIATION  
(A Company Limited by Guarantee)

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TRUSTEES' REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024

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

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**THE JEWISH DEAF ASSOCIATION**  
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

<b>Trustees</b>	Trudy King, Chair Duncan Gee LLB, Vice Chair Robert Coe BA (Econ) FCA, Hon Treasurer Richard Hasseck FCA Caroline Janner Mira Goldberg Malcolm Cohen
<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>	Goldwins Limited 75 Maygrove Road West Hampstead London NW6 2 EG
<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

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

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

## STRUCTURE, GOVERNANCE & MANAGEMENT

### Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 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.

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### **Trustee Induction and Training**

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

### **Risk Management**

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

### **Public Benefit**

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

### **Organisational Structure**

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

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

### **VISION**

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

### **MISSION**

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

### **AIMS**

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

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### OBJECTIVES

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

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

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

### Geographical reach

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

### Fees and charges

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

### Introduction

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

### SERVICES / ACTIVITIES

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

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

**TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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

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

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

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

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

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

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

Our very popular on-site activities featured quizzes, games, discussions, sub-titled films, arts and crafts and interesting talks including Being a Police Officer, Ann's Trip to Japan, Life as an England Deaf Footballer, and Brinthan's trip to Malaysia and Singapore. Outings/BSL tours to places of interest included Old Royal Naval College in Greenwich, Frameless Art Exhibition, Museum of the Home, River Cruise, the Foundling Museum and the Supreme Court.

Our Jewish Deaf/Deafblind members participated in regular Jewish festival observances, culture and traditions from which they would otherwise be excluded. We also welcomed Israel's first Deaf Rabbi.

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

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

### Outcomes / Achievements

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

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

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

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

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

### Outcomes / Achievements

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



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They benefit from improved living conditions and financial circumstances, reduced stress and anxiety, improved health and wellbeing and increased independence and ability to make informed choices.

They find a greater sense of safety and security, knowing we are there to help them cope and avert crises.

Several of our clients also benefit from increased community involvement, confidence, skills and a sense of purpose by joining our volunteer workforce (mostly in Dcafe).

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

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

#### **Outcomes / Achievements**

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

#### **Dcafe Volunteer Training Scheme**

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

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

JDA Computer Club remained popular and continued to run on Zoom and at JDA's Community Centre.

8 Deaf people benefited regularly from improved IT skills, enhanced independence and increased access to information relating to hardware, software, smart phones, iPhones and iPads.

### **5. Cultural activities**

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

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**B. JDA FAMILY SERVICES**

We continued to offer families the individualised support, information and impartial expert guidance they need to give their child the best start in life - remaining by their side from birth right through to university.

We worked with (mostly) hearing parents of deaf/deafened babies and children – in response to individual need, focusing on the best interests of the child to help ensure each of them can fulfil their potential.

**Personalised support:**

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

**Providing information and offering expert help:**

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

**Raising deaf awareness in schools**

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

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

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

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

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

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

### Outcomes / Achievements

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

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

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

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

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

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

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

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

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

### **Lipreading classes**

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

### **Outcomes / Achievements**

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

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

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

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

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

### **Activities:**

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

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

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electronic care records and that residents' hearing aids are working effectively, regularly maintained, well fitted and clean.

Champions take ownership, address issues promptly and make sure hearing loss remains high on the agenda.

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

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

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

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

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

### Outcomes / Achievements

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

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

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### **“HEARING MATTERS AT HOME” - support for individuals living in their own homes**

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

### **BSL CLASSES**

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

### **JDA NEWS AND SOCIAL MEDIA**

2024 saw us increasing our visibility and engagement by maintaining our successful presence in the Jewish press and strengthening our digital presence by sharing fun and inspiring stories on Facebook, TikTok, and Instagram. Much of this content showcased the incredible characters who are such a vital part of JDA.

This all sparked a lot of interest and engagement, enhancing awareness and understanding about deafness and the work of JDA - both within our community and beyond.

Our email campaigns achieved an open rate of nearly 62%, helping us stay connected with supporters.

The new branding for Engage was completed and the website welcomed 848 new visitors, primarily through direct visits, referrals and organic searches. The JDA website build was finished and work on it ongoing.

### **Staffing**

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

### **Investment Policy and Performance**

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



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

### FUNDING POSITION AT END 2024

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

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

#### i) General fundraising income

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

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

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

#### iii) Benefactors

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

**TRUSTEES' REPORT  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**iv) Fundraising events**

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

**v) Other sources of income**

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

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

**PLANS FOR 2025**

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



# THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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### Legacies

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

### SUSTAINABILITY AND FUNDRAISING

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

### RESERVES POLICY

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

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

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

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

# THE JEWISH DEAF ASSOCIATION

(A company limited by guarantee)

## TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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The figures are calculated as follows:

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

### Going Concern

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

### Disclosure of information to auditors


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

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

### Auditors

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

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



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



**Duncan Gee LLB**  
Trustee

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

## **Opinion**

We have audited the financial statements of The Jewish Deaf Association for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Balance Sheet, statement of cash flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

## **Opinion on financial statements**

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

## **Basis for opinion**

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

## **Conclusions relating to going concern**

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

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

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

## **Other information**

The trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work

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

we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### **Opinion on other matter prescribed by the Companies Act 2006**

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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) has been prepared in accordance with applicable legal requirements.

### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the Charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Annual Report.

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

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

### **Responsibilities of the trustees**

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

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

### **Our responsibilities for the audit of the financial statements**

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

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

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

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

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

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

### Use of our report

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



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

30/09/2025

**The Jewish Deaf Association (A Company Limited by Guarantee)**  
**Statement of financial activities**  
(incorporating an income and expenditure account)  
**For the year ended 31 December 2024**

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

All of the above results are derived from continuing activities.

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

The attached notes form part of these financial statements.

# The Jewish Deaf Association (A Company Limited by Guarantee)

## Balance sheet

As at 31 December 2024

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

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

and signed on their behalf by:



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

**Company Registration Number: 04983830**

The attached notes form part of the financial statements.

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

	Note	2024 £	2023 £
<b>Cash flows from operating activities:</b>			
<b>Net cash provided by / (used in) operating activities</b>	<b>a</b>	<b>44,836</b>	<b>(30,255)</b>
<b>Cash flows from investing activities:</b>			
Investment income received	23,994	25,494	
Purchase of tangible fixed assets	(1,632)	(3,770)	
Purchase of intangible assets	-	(28,000)	
Proceeds from sale of investments	78,218	53,094	
Purchase of investments	(78,218)	(54,662)	
<b>Net cash used in investing activities</b>		<b>22,362</b>	<b>(7,844)</b>
<b>Cash flows from financing activities:</b>			
Repayments of borrowing	-	-	
<b>Net cash used in financing activities</b>		<b>-</b>	<b>-</b>
<b>Change in cash and cash equivalents in the year</b>		<b>67,198</b>	<b>(38,099)</b>
Cash and cash equivalents at the beginning of the year		287,242	325,341
<b>Cash and cash equivalents at the end of the year</b>	<b>b</b>	<b>354,440</b>	<b>287,242</b>
<b>a) Reconciliation of net income / (expenditure) to net cash flow from operating activities</b>		<b>2024 £</b>	<b>2023 £</b>
<b>Net income for the reporting period</b> (as per the statement of financial activities)		<b>60,909</b>	<b>(11,320)</b>
Depreciation		<b>41,874</b>	18,663
Amortisation		<b>7,000</b>	-
Investment income		<b>(23,994)</b>	-
Gains/ (losses) on investments		<b>(5,297)</b>	(9,610)
Decrease / (Increase) in debtors		<b>(7,712)</b>	46,056
(Decrease)/ increase in creditors		<b>(27,944)</b>	(74,044)
<b>Net cash provided by / (used in) operating activities</b>		<b>44,836</b>	<b>(30,255)</b>
<b>b) Analysis of cash and cash equivalents</b>			<b>At 31 December 2024 £</b>
	At 1 January 2024 £	Cash flows £	Other changes £
Cash at bank and in hand	287,242	67,198	-
<b>Total cash and cash equivalents</b>	<b>287,242</b>	<b>67,198</b>	<b>354,440</b>



# **The Jewish Deaf Association (A Company Limited by Guarantee)**

## **Notes to the financial statements**

**For the year ended 31 December 2024**

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### **1 Accounting policies**

#### **Charity information**

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

#### **1.1 Accounting convention**

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

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

#### **1.2 Going concern**

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

#### **1.3 Income**

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

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

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

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

## The Jewish Deaf Association (A Company Limited by Guarantee)

### Notes to the financial statements

For the year ended 31 December 2024

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#### **1 Accounting policies (continued)**

##### **1.4 Fund accounting**

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

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

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

##### **1.5 Resources expended**

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

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

All expenditure is inclusive of irrecoverable VAT.

##### **1.6 Tangible fixed assets**

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

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

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

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

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

## **The Jewish Deaf Association (A Company Limited by Guarantee)**

### **Notes to the financial statements**

**For the year ended 31 December 2024**

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#### **1 Accounting policies (continued)**

##### **1.7 Research and development**

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

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

##### **1.9 Investments**

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

##### **1.10 Debtors**

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

##### **1.11 Cash at bank and in hand**

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

##### **1.12 Creditors and provisions**

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

##### **1.13 Financial instruments**

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

**The Jewish Deaf Association (A Company Limited by Guarantee)**  
**Notes to the financial statements**  
**For the year ended 31 December 2024**

**2 Detailed comparatives for the statement of financial activities**

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

**2 Income from donations and Legacies**

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

**The Jewish Deaf Association (A Company Limited by Guarantee)**  
**Notes to the financial statements**  
**For the year ended 31 December 2024**

**3 Analysis of expenditure - current year**

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

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

**Analysis of expenditure - prior year**

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

**The Jewish Deaf Association (A Company Limited by Guarantee)**

**Notes to the financial statements**

**For the year ended 31 December 2024**

**4 Net income / (expenditure) for the year**

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

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

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

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

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

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

**Staff numbers**

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

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

Fundraising and publicity are managed by regular freelance staff.

**6 Tangible fixed assets**

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

All of the above assets are used for charitable purposes.

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

**The Jewish Deaf Association (A Company Limited by Guarantee)**  
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**For the year ended 31 December 2024**

7	Intangible assets	Development			
		£			
	Cost at the start of the year	28,000			
	Additions	-			
	Amortisation	(7,000)			
	At 31 December 2024	21,000			
	At 31 December 2023	28,000			
8	Fixed asset investments	Listed Investments			
		£			
	Cost or valuation				
	As at 1 January 2024	676,544			
	Additions at cost	78,218			
	Disposals at carrying value	(78,218)			
	Net gain / (loss) on revaluation	5,297			
	Market value at the end of the year	681,841			
	Net book value				
	At 31 December 2024	681,841			
	At 31 December 2023	676,544			
9	Debtors: amounts falling due within one year	2024 2023			
		£ £			
	Other debtors	8,027 9,297			
	Prepayments and accrued income	116,689 107,707			
		124,716 117,004			
10	Creditors: amounts falling due within one year	2024 2023			
		£ £			
	Trade creditors	3,319 25,437			
	Taxation and social security	12,081 12,743			
	Pension	2,785 -			
	Other creditors	- 3,123			
	Accruals and deferred income	9,600 15,225			
		27,784 56,528			
11	Analysis of net assets between funds- current year				
	Endowment funds	Restricted funds	Unrestricted Funds	Designated Funds	Total funds
	£	£	£	£	£
	Tangible fixed assets	- 220,448	-	-	220,448
	Intangible fixed assets	- 21,000	-	-	21,000
	Fixed asset investments	- 228,445	453,396	-	681,841
	Current assets	50,000 -	409,156	20,000	479,156
	Creditors due within one year	- -	(27,784)	-	(27,784)
	Net assets at the end of the year	50,000 469,893	834,768	20,000	1,374,661

**The Jewish Deaf Association (A Company Limited by Guarantee)**

**Notes to the financial statements**

**For the year ended 31 December 2024**

Analysis of net assets between funds - prior year

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

**12 Movements in funds- current year**

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

**Purposes of funds:**

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

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

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

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

Movements in funds- prior year

	At the start of the year	Incoming resources £	Outgoing resources £	Transfers £	Gains/ (losses) £	At the end of the year £
Restricted funds	433,728	124,920	(97,442)	28,000	-	489,206
Endowment funds	50,000	-	-	-	-	50,000
General funds	852,444	866,696	(900,709)	(28,000)	(15,885)	774,546
Total funds	<u>1,336,172</u>	<u>991,616</u>	<u>(998,151)</u>	<u>-</u>	<u>(15,885)</u>	<u>1,313,752</u>

**13 Related party transactions**

During the year, the charity incurred professional fees of £10,054 (2023: £9,570) from M Goldberg, a trustee. These were included on an arms length basis.

During the year, the charity received total donations of £22,300 from the trustees.