

JEWISH VOICE MINISTRIES UK

England & Wales - Charity number 1123300

Details

Status Registered

Legal form Charitable company

Company number [06453709](#)

Registered 2008-03-25

Register [View on the Charity Commission register](#)

Contact

Address 42 Constellation Mobile Home Park
Elsworth
Cambridge
CB23 4JP

Phone 07706842378

Email rabbiruth2020@gmail.com

Website <http://www.jvmi.co.uk>

Activities

Objects: THE ADVANCEMENT OF THE CHRISTIAN FAITH IN THE UK AND WORLDWIDE BY THE PROMOTION OF ANY EXCLUSIVELY CHARITABLE PURPOSE ACCORDING TO THE LAW OF ENGLAND AND WALES AND IN PARTICULAR (BUT WITHOUT PREJUDICE TO THE GENERALITY OF THE FOREGOING WORDING):1 PROCLAIM MESSIAH YESHUA TO THE WORLD, TO THE JEW FIRST AND ALSO TO THE GENTILE, THROUGH TELEVISION, RADIO, FESTIVALS, LITERATURE AND ALL OTHER MEANS;2 TEACH AND TRAIN THOSE WHO EMBRACE MESSIAH, AND EQUIP THEM FOR MESSIANIC JEWISH MINISTRY;3 EDUCATE CHRISTIANS ABOUT THE JEWISH ROOTS OF THEIR FAITH AND IMPART THEM A LOVE FOR ISRAEL AND JEWISH PEOPLE.4 RELIEVE PERSONS WHO ARE POOR AND NEEDY, SICK, AGED OR OTHERWISE IN NECESSITOUS CIRCUMSTANCES.

Activities: 1. Proclaim Messiah Yeshua to the world, to the Jew first and also to the Gentil, through television, radio, fesivals, literature and all other means;2. Teach and train those who embrace Messiah, and equip and impart them a love for Israel and the Jewish people;3. Relieve persons who are poor and needy, sick, aged or otherwise in necessitous circumstances.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE NATIONAL
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£663,383	£542,985	£473,517	0
2023-12-31	£540,186	£577,911	£353,119	0
2022-12-31	£624,556	£489,204	£390,844	0
2021-12-31	£624,556	£489,204	£270,966	0
2020-12-31	£569,010	£601,855	£135,614	0

Trustees

Name	Role	Appointed
Dr RUTH IRENE FLEISCHER		
JONATHAN BERNIS		
JULIE CHALMERS		2017-05-01
Kent Shoot		2022-04-13

JEWISH VOICE MINISTRIES UK

England & Wales - Charity number 1123300

Accounts

**JEWISH VOICE MINISTRIES UK
(A COMPANY LIMITED BY GUARANTEE)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Companies House Registration: 06453709

Registered Charity Number 1123300

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

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JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Reference and Administrative Details

Company Registration Number	06453709
Registered office	42 Constellation Park Cambridge CB23 4JP
Principle office	42 Constellation Park Cambridge CB23 4JP
Directors & Trustees	Mr Jonathan Bernis Dr Ruth Fleischer Mrs Julie Elizabeth McKenzie Chalmers Mr Ezra Benjamin Watnick Mr Kent Shoot
Company Secretary	Dr Ruth Fleischer
Independent Examiner	Gavin Summers BA CA McEwen & Co CA 2 Broadcroft Kirkintilloch Glasgow G66 1HP

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report

The Trustees present their report and the financial statements for the year ended 31st December 2024. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities (FRS 102) in preparing the annual report and financial statements of the charitable company.

The financial statements comply with Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS 102) published on 16 July 2014 and updated in October 2019.

Objectives and Activities

The object of the charity is to advance the Messianic Faith in the UK and worldwide by the promotion of any exclusively charitable purpose according to the law of England and Wales and in particular:

1. Proclaim Messiah Yeshua to the world to the Jew first and also to the Gentiles, through television, festivals, literature and all other means.
2. Teach and train those who embrace Messiah, and equip them to impact others with a love for Israel and the Jewish people:
3. Relieve persons who are poor and needy, sick, aged or otherwise in necessitous circumstances.

Public Benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's public benefit guidance when reviewing the charity's aims and objectives and in planning future activities.

Strategic Review

As we reflect on the past year, we are pleased to provide an update on the impactful work carried out by Jewish Voice in 2024.

Medical Outreach

Jewish Voice conducted eight Medical Outreaches, bringing essential healthcare services to Jewish communities in Africa:

- Jewish Voice held three Medical Outreaches in Ethiopia. An outreach was held in Adigrat, Ethiopia which is an area affected by conflict, where our team provided vital medical care.
- Jewish Voice held two Medical Outreaches in Zimbabwe including a return visit to Gokwe, following a challenging outreach in 2023, reinforcing our commitment to the region. The highlight of the year was the outreach in Chatikobo, bringing together our largest volunteer team since COVID-19, including participants from the *Lech L'cha* discipleship program in Israel.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

- **Zambia** – In September, JVMI conducted its third Medical Outreach in Mumbwa district of Zambia. This time, the outreach took place in a new location, strategically chosen for its closer proximity to the Jewish community. As a result, over 8,500 patients received care, with the majority of services directed toward the target community.
- **Somaliland & South Africa** – Both locations hosted three-day mini clinics, marking our ministry's expansion into new countries. Somaliland represents our first outreach in a county that is constitutionally tied to Islam.

Permanent Dental Clinic Pilot in Zimbabwe

In partnership with *Messianic Jewish Voice Zimbabwe*, Jewish Voice launched a pilot event for a permanent dental clinic at *Mposi Clinic* in Mashvingo Province.

- The initial goal was to serve 750 patients over three months. However, due to permission delays, the trial ran for only two months, during which we served 1,760 patients—an overwhelming testament to the need for such services.
- We are now in discussions about the next steps, aiming to establish an *indigenously led* permanent dental clinic in Zimbabwe by the end of 2025.

2024 Outreach Summary

We rejoice in the following results of our outreach work in 2024.

- 8 Medical Outreach Events.
- 59,816 patients treated at Medical Clinics.
- 20,747 people entered the Prayer Centres at our Medical Clinics.
- 1,714 people gave a verbal profession of Faith in Yeshua.
- 1,200 families received LifeStraw Family Units.
- 7 congregations planted immediately after Medical Outreach events with 1 of them opened during the Adigrat outreach in Ethiopia.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

Financial Review

During the year income totalling £663,383 (2023 £540,186) was received and expenditure totalled £542,985 (2023 £577,911). This has resulted in a surplus of £120,398 (2023 deficit £37,725)

At the year end the charity had total funds of £473,517 (2023 £353,119) including unrestricted funds of £415,252 (2023 £333,804) and restricted funds of £58,265 (2023 £19,315).

Reserves policy

The Trustees have set a reserve policy which requires:

- Reserves be maintained at a level which ensures 3 months of expenditure of the organisation's core activity could continue during a period of unforeseen difficulty:
- A proportion of reserves be maintained in a readily accessible form.

The calculation of the required level of reserves is an integral part of the charity's planning, budgeting and forecast cycle.

It takes into account:

- Risks associated with each stream of income and expenditure being different from that budgeted.
- Planned activity level.
- Charity's commitments

The Trustee's aim is to hold £71,000 of unrestricted reserves in line with the policy set out above.

The Board of Trustees will review the current reserves policy on a regular basis to assure currently maintained reserves are in alignment with future levels of activities and related risks.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

Structure, Governance and Management

Constitution

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 14 December 2007. The company was registered as a charity on 25 March 2008. The charity began operating on 1 January 2008.

Trustees

The Trustees, who are also directors for the purposes of the Companies Act 2006, who served during the period were:

- Dr Ruth Fleischer
- Mr Jonathan Bernis
- Mrs Julie Elizabeth MCKenzie Chalmers
- Mr Ezra Benjamin Watnik
- Mr Kent Shoot

The members of the charity may nominate and appoint new Trustees to the Board. Unless the Board decides otherwise the minimum number of trustees is three and the maximum number is ten. Recruitment is undertaken as necessary through the identification of skills gaps at trustee level.

The Board of Trustees are the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day-to-day basis. All Trustees give their time freely and no Trustee remuneration was paid in the year. Details of Trustees' expenses and related party transactions are disclosed in notes 8 and 15 to the accounts.

Risk Management

A review of the major risks to which the charity is exposed was conducted as part of the initial activity assessment and implementation. Major risk factors identified are as follows:

- Financial sustainability, including stability and security of donations as well as the ability to generate new names necessary for growth:
- Reputation risk where the charity or its agents commit acts that damage its reputation resulting in an inability to raise funds or awareness of its mission.

The Trustees review risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, systems and procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation and review of all transactions and projects, Budgets and key performance indicators are prepared and reviewed throughout the year to ensure that financial targets are being evaluated and resources are being utilised as directed.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

Statement of Trustee's Responsibilities

The Trustees (who are also directors of the Jewish Voice Ministries UK for the purposes of company law) are responsible for preparing the Trustees' Annual 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, which give a true and fair view of the state of affairs of the charitable Company and of the incoming resources and application of resources, including the income and expenditure of the charitable Company for that period.

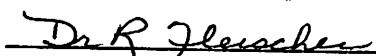
In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP 2015 (FRS 102)
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK accounting standards 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 assume that the charitable Company will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charitable Company and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by The Trustees on

and signed on their behalf by:



Dr Ruth Fleischer
Trustee

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Independent Examiner's Report to the Trustees/ Directors of Jewish Voice Ministries UK

I report on the accounts of the Charity for the year ended 31 December 2024 which are set out on pages 10 to 23.

Respective responsibilities of trustees/directors and examiner

As the Charity's Trustees (and also directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Basis of independent examiner's report

As the charity's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination as a member of The Institute of Chartered Accountants Scotland, one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Gavin Summers BA CA
Mcewen & Company CA
2 Broadcroft, Kirkintilloch, Glasgow, G66 1HP

12/12/25
.....

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Statement of Financial Activities for the Year Ended 31 December 2024
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<i>Incoming resources from generated funds</i>					
Donations	2	428,782	228,333	657,115	533,738
Charitable Activities	3	5,163	-	5,163	5,619
Investment Income	4	1,105	-	1,105	829
Total Income		435,050	228,333	663,383	540,186
<i>Resources expended</i>					
Cost of generating funds	5	36,312	-	36,312	34,868
Charitable activities	5	317,290	189,383	506,673	543,043
Total resources expended		353,602	189,383	542,985	577,911
Net incoming (out-going) resources		81,448	38,950	120,398	(37,725)
RECONCILIATION OF FUNDS					
Balances brought forward 1 January 2024		333,804	19,315	353,119	390,844
Current year income		81,448	38,950	120,398	(37,725)
Balances carried forward 31 December 2024		415,252	58,265	473,517	353,119

- All transactions are derived from continuing activities.
- All recognised gains and losses are included in the Statement of Financial Activities

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Comparative Statement of Financial Activities for the Year Ended 31 December 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<i>Incoming resources from generated funds</i>					
Donations	2	325,711	208,027	533,738	674,093
Charitable Activities	3	5,619	-	5,619	700
Investment Income	4	829	-	829	798
Total Income		332,159	208,027	540,186	675,591
<i>Resources expended</i>					
Cost of generating funds	5	34,869	-	34,869	24,469
Charitable activities	5	352,675	190,368	543,043	531,244
Total resources expended		387,543	190,368	577,911	555,713
Net incoming (out-going) resources		(55,384)	17,659	(37,725)	119,878
RECONCILIATION OF FUNDS					
Balances brought forward 1 January 2023		389,188	1,656	390,844	270,966
Current year income		(55,384)	17,659	(37,725)	119,878
Balances carried forward 31 December 2023		333,804	19,315	353,119	390,844

- All transactions are derived from continuing activities.
- All recognised gains and losses are included in the Statement of Financial Activities

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Balance Sheet as at 31 December 2024

	Year ended 31/12/2024	Comparative 31/12/2023
Current Assets		
Debtors	9 10,715	14,529
Cash at bank	<u>513,362</u>	<u>376,093</u>
Current assets	<u>524,077</u>	<u>390,622</u>
Creditors		
Amounts falling due within one year	10 (50,560)	(37,503)
Net current assets	<u>473,517</u>	<u>353,119</u>
Total assets less current liabilities	<u>473,517</u>	<u>353,119</u>
Net assets	<u>473,517</u>	<u>353,119</u>
Funds		
Restricted funds	12 58,265	19,315
Unrestricted funds	<u>415,252</u>	<u>333,804</u>
Total Funds	<u>473,517</u>	<u>353,119</u>

For the year ended 31 December 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

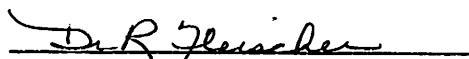
- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Balance Sheet as at 31 December 2024

These accounts have been prepared in accordance with the provisions relating to companies subject to the small companies' regime.

Approved by the Board of Trustees on ~~15.6.25~~ and signed on their behalf by:



Dr Ruth Fleischer
Trustee

The notes on pages 14 to 23 form part of these financial statements.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Statement of Cash Flows - Year Ended 31 December 2024

STATEMENT OF CASHFLOWS
YEAR ENDED 31ST DECEMBER 2024

	<i>Notes</i>	Year ended 31/12/2024	Comparative 31/12/2023
Net cash from operating activities	16	136,164	(94,180)
Cash flow from investing activities			
Interest received		1,105	829
Net cash flow from investing activities		<u>137,269</u>	<u>(93,351)</u>
Net increase in cash and cash equivalents			
Cash and cash equivalents at 1 January 2024		376,093	469,444
Cash and cash equivalents at 31 December 2024		<u><u>513,362</u></u>	<u><u>376,093</u></u>
Cash and Cash equivalents consists of:			
Cash at bank and in hand		<u><u>513,362</u></u>	<u><u>376,093</u></u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

1.1 Basis of preparation

Jewish Voice Ministries UK is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect to the guarantee is limited to £1 per member of the charitable company. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charitable company's operations and principal activities are contained in the Trustees' Annual Report.

The Charity constitutes a public benefit as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts and in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

Voluntary income including donations and gifts is included in full in the SOFA when receivable.

Programme income is included in the period the programme is aired and when entitlement has occurred.

1.3 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

Accounting Policies continued

be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Jewish Voice Ministries International Head office. Where support costs cannot be directly attributed to particular headings, they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 6.

1.5 Funds accounting

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds represent funds assigned for Joint Ministry projects (note 13).

1.6 Debtors and creditors receivable/ payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.7 Cash at bank and in hand

Cash at bank and in hand are short-term, highly liquid investments that are readily convertible to known amounts of cash that are subject to an insignificant risk of changes in value.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

Accounting Policies continued

1.8 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is therefore considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.9 Foreign currency

Foreign currency transactions are initially recognised by applying to the foreign currency amount of the spot exchange rate between the functional currency and the foreign currency at the date of the transaction.

Monetary assets and liabilities denominated in a foreign currency at the balance sheet date are translated using the closing rate.

1.10 Going concern.

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

2. Income from Donations

	Unrestricted Funds		Restricted funds		Total Funds	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Donations	412,635	308,313	228,333	208,027	640,968	516,340
Tax recoverable on gift aid	16,147	17,398	-	-	16,147	17,398
	428,782	325,711	228,333	208,027	657,115	533,738

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

3 Income from Charitable Activities

	Unrestricted Funds		Restricted funds		Total Costs	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Sale of educational materials	5,163	5,619	-	-	5,163	5,619
	<u>5,163</u>	<u>5,619</u>	<u>-</u>	<u>-</u>	<u>5,163</u>	<u>5,619</u>

4 Investment Income

	Unrestricted Funds		Restricted funds		Total costs	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Interest receivable on bank and cash deposits	1,105	829	-	-	1,105	829
	<u>1,105</u>	<u>829</u>	<u>-</u>	<u>-</u>	<u>1,105</u>	<u>829</u>

5 Analysis of Expenditure - Charitable Activities

	Unrestricted Funds		Restricted funds		Total	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
Raising funds - Direct Costs	28,197	26,981				
Raising Funds - Support Costs	8,116	7,887				
	<u>36,312</u>	<u>34,868</u>			<u>36,312</u>	<u>34,868</u>
Charitable funds - Direct costs						
Transmission and production costs	100,366	153,333	45,523	22,879	145,889	176,212
Educational costs	6,914	8,441			6,914	8,441
Joint Ministry projects	110,370	85,386	143,860	167,489	254,230	252,875
Donations payable	55,659	51,536			55,659	51,536
	<u>273,309</u>	<u>298,696</u>	<u>189,383</u>	<u>190,368</u>	<u>462,692</u>	<u>489,064</u>
Charitable funds - Support Costs						
Transmission and production costs	41,991	51,511			41,991	51,511
Educational costs	1,990	2,468			1,990	2,468
	<u>43,981</u>	<u>53,978</u>			<u>43,981</u>	<u>53,978</u>
	<u>284,533</u>	<u>387,543</u>	<u>189,383</u>	<u>190,368</u>	<u>542,985</u>	<u>577,911</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

All costs are allocated between the expenditure categories as noted on page 18 on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, for example, time spent, per capita or floor area.

6 Support costs

	Unrestricted Funds	
	2024	2023
	£	£
Outside Services	26,024	27,504
Postage and printing	22	62
Computer costs	2,916	2,841
Insurance	1,686	1,607
Conference and meetings	7,285	14,259
Bank charges	9,663	9,383
Licence fees	-	1,653
Website costs	300	357
Governance costs (note 7)	4,200	4,200
	52,096	61,866

7 Governance Costs

	Unrestricted Funds	
	2024	2023
	£	£
Independent Examination fee	4,200	4,200
	4,200	4,200

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

8 Trustee Remuneration and Staff Costs

The Trustees consider the Board of Trustees as being the key management personnel of the charity in charge of directing and controlling the charity and operating the charity on a day-to-day basis. All trustees give their time freely and no trustee remuneration or any other financial benefits were paid in the year. The Trustees were not reimbursed for expenses.

The charity did not employ any staff during the year.

9 Debtors and Prepayments

	Unrestricted Funds	
	2024	2023
	£	£
Tax recoverable on gifts and donations	3,468	4,779
Prepayments	7,247	9,750
	10,715	14,529

10 Creditors
Amounts Falling Due Within One Year

	Unrestricted Funds	
	2024	2023
	£	£
Due to Jewish Voice Ministries International	40,570	32,102
Accruals and deferred income	9,990	5,401
	50,560	37,503

11 Share Capital

The company is limited by the guarantee of the members and has no share capital. The liability of its members is limited to £1 per member,

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

12 Restricted Funds

Current year 2024	At	Movement in Funds		At
	01/01/2024	Income	Expenditure	31/12/2024
	£	£	£	£
Israeli Holocaust Survivors	16,251	44,200	(40,570)	19,881
General Medical Clinics	-	4,435	(4,435)	-
All Tribes	-	380	(380)	-
Forced Shalom Partner Giving	-	180,735	(143,860)	36,875
Other small funds	1,706	(1,517)	(138)	51
Ukraine	1,358	100	-	1,458
	19,315	228,333	(189,383)	58,265

Israeli Holocaust Survivors - fund to support survivors from the Holocaust.

General Medical Clinics - fund to provide medical and dental services to Jewish communities in Ethiopia, Zimbabwe and Zambia.

Forced Shalom Partner Giving – fund to encourage donors to give on a monthly basis – used for program expenses.

Other small funds - fund to provide clean water to those in Africa by providing LifeStraws and water education during medical clinics. In addition to support programs in Israel.

All Tribes – fund to search for, find and ultimately present the Gospel to all the lost tribes of Israel.

Ukraine - funds to support the people of Ukraine.

Prior year 2023

	At	Movement in Funds		At
	01/01/2023	Income	Expenditure	31/12/2023
	£	£	£	£
Israeli Holocaust Survivors	-	32,837	(16,586)	16,251
General Medical Clinics	-	18	(18)	-
All Tribes	-	5,905	(5,905)	-
Forced Shalom Partner Giving	-	167,489	(167,489)	-
Other small funds	1,656	420	(370)	1,706
Ukraine	-	1,358	-	1,358
	1,656	208,027	(190,368)	19,315

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

13 Designated Funds

Current year 2024	At	Movement in Funds		At
	01/01/2024	Income	Expenditure	31/12/2024
	£	£	£	£
Joint Ministry project fund	-	254,230	(254,230)	-
	-	254,230	(254,230)	-

Joint Ministry project fund - these funds are set aside as part of the Joint Ministry Agreement with Jewish Voice Ministries International and Jewish Voice Ministries Canada, which provides a formalised commitment to fund ministry projects.

Previous year 2023	At	Movement in Funds		At
	01/01/2023	Income	Expenditure	31/12/2023
	£	£	£	£
Joint Ministry project fund	-	252,875	(252,875)	-
	-	252,875	(252,875)	-

14 Analysis of Net Assets between Total Funds

	Unrestricted	Restricted	Total
	Funds	Funds	2024
Current year 2024			
Current Assets	465,812	58,265	524,077
Current liabilities	(50,560)		(50,560)
	<u>415,252</u>	<u>58,265</u>	<u>473,517</u>
	Unrestricted	Restricted	Total
	Funds	Funds	2023
	£	£	£
Previous year 2023			
Current Assets	371,307	19,315	390,622
Current liabilities	(37,503)		(37,503)
	<u>333,804</u>	<u>19,315</u>	<u>353,119</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2024

15 Related Party Transactions

A management charge totalling £89,745 (2023 £59,545) was payable to a related US charity, Jewish Voice Ministries International. The US charity is related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end the charity owed Jewish Voice Ministries International £40,570 (2023 £32,102).

During the year to 31 December 2024 £7,200 (2023 £7,200) was paid to Ruth Fleischer, a Trustee of the charitable company for professional services rendered for acting as accounting liaison. These were on a subcontractor basis.

During the year, the charitable company provided outside support of £9,600 (2023 £9,600) to Yeshua International. The charity is related to Jewish Voice Ministries UK by virtue of the common director, Ruth Fleischer.

During the year, the charitable company provided outside support of £254,229 (2023 £252,875) as part of the Joint Ministry Agreement with US related charity, Jewish Voice Ministries International and Canadian related charity, Jewish Voice Ministries Canada. The US and Canadian Charities are related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis.

16 Reconciliation of Net Expense to Net Cash Flow from Operating Activities

	2024	2023
	£	£
Net income (expense) for year	120,398	(37,725)
Interest receivable	(1,105)	(829)
Decrease (increase) in debtors	3,814	(2,863)
Increase (decrease) in creditors	13,057	(52,763)
	136,164	(94,180)

JEWISH VOICE MINISTRIES UK

England & Wales - Charity number 1123300

Accounts

**JEWISH VOICE MINISTRIES UK
(A COMPANY LIMITED BY GUARANTEE)**

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

Companies House Registration: 06453709

Registered Charity Number 1123300

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

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JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Reference and Administrative Details

Companies House Registration No

06453709

Registered office

42 Constellation Park
Cambridge
CB23 4JP

Principle office

42 Constellation Park
Cambridge
CB23 4JP

Directors & Trustees

Mr Jonathan Bernis
Dr Ruth Fleischer
Mrs Julie Elizabeth McKenzie Chalmers
Mr Ezra Benjamin Watnik
Mr Kent Shoot

Company Secretary

Dr Ruth Fleischer

Independent Examiner

Gavin Summers BA CA
McEwen & Co CA
2 Broadcroft
Kirkintilloch
Glasgow
G66 1HP

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report

The Trustees present their report and the financial statements for the year ended 31st December 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities (FRS 102) in preparing the annual report and financial statements of the charitable company.

The financial statements comply with Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS 102) published on 16 July 2014 and updated in October 2019.

Objectives and Activities

The object of the charity is to advance the Messianic Faith in the UK and worldwide by the promotion of any exclusively charitable purpose according to the law of England and Wales and in particular:

1. Proclaim Messiah Yeshua to the world to the Jew first and also to the Gentiles, through television, festivals, literature and all other means.
2. Teach and train those who embrace Messiah, and equip them to impact others with a love for Israel and the Jewish people:
3. Relieve persons who are poor and needy, sick, aged or otherwise in necessitous circumstances.

Public Benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's public benefit guidance when reviewing the charity's aims and objectives and in planning future activities.

STRATEGIC REVIEW

2023 started as a year full of opportunities to strengthen congregation relationships by serving their most vulnerable communities but ended with two challenging outreaches. Jewish Voice Ministries UK (JVMUK) partners and supporters were instrumental in the ministry's ability to successfully accomplish outreach activities in 2023. Jewish Voice Ministries International (JVMI) returned to an important location in Zimbabwe and successfully completed the second outreach in Zambia. The year will be remembered for the challenges that faced us after October 7th and the final outreach of the year.

2023 Ethiopia Outreaches

Jewish Voice held three Medical Outreaches in Ethiopia in 2023. The highlight of the year was the event in June. The team returned to Kechene, a suburb of Addis Ababa that has been one of the ministries key locations due to the high concentration of Beta Abraham in the community. The difference this time was JVMI and our congregation partners from the Beta Avraham Messianic Congregation were able to effectively impact the community with counselling.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

In October we successfully held a medical outreach in Hosana despite the horrors of 10/7 and the reaction from the Ethiopia government. We served the Gefat Jewish community and our partners from the Beta Kedan Messianic Congregation planted two new congregations immediately after the outreach. The Zehra program and Living Waters LifeStraw distribution were part of the outreaches in Hosanna and our first event of the year in Konso.

2023 Southern Africa Outreaches

JVMI conducted two outreaches in Zimbabwe and one in Zambia. We returned to Chitsungo for the first time since 2018. The second outreach in Zimbabwe was held in a new location in the Gokwe region. This outreach became a challenge after the events of October 7th due to the Zimbabwe government's support for Palestine. Our international staff and volunteers were asked to leave the outreach location due to government's fear of foreigners, especially Jews, having access to large crowds. The good news is that our indigenous team, both humanitarian and spiritual, conducted the outreach without the foreign team and it was an amazing success. Also, Rabbi Jonathan became ill during this outreach which added an element of shock for our staff and team. Both Zimbabwe outreaches included the Zehra Program and the Living Waters LifeStraw Distribution team.

The Zambia Outreach in May was the second in that country. The team served 4,000 more patients than we served in the inaugural 2022 outreach. JVMI partnered with the Zambia Messianic Fellowship to hold the outreach in the town of Mumbwa. The Lemba community in Mumbwa was the target community, and our co-laborers from Zimbabwe reported that three congregations have been planted because of the outreach and the follow up.

In addition, Global Outreach leadership visited South Africa and Somaliland with a goal of holding 2024 outreaches in both countries.

2023 Summary

2023 was a successful year for outreaches despite the challenges from governments' reaction to the events of October 7th. We conducted six events in three countries, strengthened existing partnerships and witnessed the birth of new congregations.

2023 Ministry Figures

We rejoice in the following results of our outreach work during 2023.

- 6 Medical Outreach Events
- 61,078 patients treated at Medical Clinics
- 11,181 people entered the Prayer Centres at our Medical Clinics

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

- 1,508 people gave a verbal profession of Faith in Yeshua including 305 of Jewish Faith
- 897 families received LifeStraw Family units.
- 82 people were immersed (water baptized) at our Medical Clinic.

Financial Review

During the year income totalling £540,186 (2022 £675,591) was received and expenditure totalled £577,911 (2022 £555,713). This has resulted in a deficit of £37,727 (2022 surplus £119,878)

At the year end the charity had total funds of £353,119 (2022 £390,844) including unrestricted funds of £333,804 (2022 £389,188), restricted funds of £19,315 (2022 £1,656) and designated funds of £nil (2022 £nil).

Reserves policy

The Trustees have set a reserve policy which requires:

- Reserves be maintained at a level which ensures 3 months of expenditure of the organisation's core activity could continue during a period of unforeseen difficulty;
- A proportion of reserves be maintained in a readily accessible form.

The calculation of the required level of reserves is an integral part of the charity's planning, budgeting and forecast cycle.

It takes into account:

- Risks associated with each stream of income and expenditure being different from that budgeted.
- Planned activity level.
- Charity's commitments

The Trustee's aim is to hold £72,000 of unrestricted reserves in line with the policy set out above.

The Board of Trustees will review the current reserves policy on a regular basis to assure currently maintained reserves are in alignment with future levels of activities and related risks.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees 'Annual Report (continued)

Structure, Governance and Management

Constitution

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 14 December 2007. The company was registered as a charity on 25 March 2008. The charity began operating on 1 January 2008.

Trustees

The Trustees, who are also directors for the purposes of the Companies Act 2006, who served during the period were:

- Dr Ruth Fleischer
- Mr Jonathan Bernis
- Mrs Julie Elizabeth McKenzie Chalmers
- Mr Ezra Benjamin Watnik
- Mr Kent Shoot

The members of the charity may nominate and appoint new Trustees to the Board. Unless the Board decides otherwise the minimum number of trustees is three and the maximum number is ten. Recruitment is undertaken as necessary through the identification of skills gaps at trustee level.

The Board of Trustees are the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day-to-day basis. All Trustees give their time freely and no Trustee remuneration was paid in the year. Details of Trustees expenses and related party transactions are disclosed in notes 8 and 15 to the accounts.

Risk Management

A review of the major risks to which the charity is exposed was conducted as part of the initial activity assessment and implementation. Major risk factors identified are as follows:

- Financial sustainability, including stability and security of donations as well as the ability to generate new names necessary for growth:
- Reputation risk where the charity or its agents commit acts that damage its reputation resulting in an inability to raise funds or awareness of its mission.

The Trustees review risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, systems and procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation and review of all transactions and projects, Budgets and key performance indicators are prepared and reviewed throughout the year to ensure that financial targets are being evaluated and resources are being utilised as directed.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees 'Annual Report (continued)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of the Jewish Voice Ministries UK for the purposes of company law) are responsible for preparing the Trustees' Annual 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, which give a true and fair view of the state of affairs of the charitable Company and of the incoming resources and application of resources, including the income and expenditure of the charitable Company for that period.

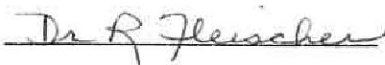
In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP 2015 (FRS 102)
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable UK accounting standards 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 assume that the charitable Company will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charitable Company and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by The Trustees on

and signed on their behalf by:



Dr Ruth Fleischer
Trustee

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Independent Examiner's Report to the Trustees/ Directors of Jewish Voice Ministries UK

I report on the accounts of the Charity for the year ended 31 December 2023 which are set out on pages 10 to 23.

Respective responsibilities of trustees/directors and examiner

As the Charity's Trustees (and also directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Basis of independent examiner's report

As the charity's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination as a member of The Institute of Chartered Accountants Scotland, one of the listed bodies.

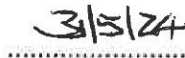
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Gavin Summers BA CA
McEwen & Company CA
2 Broadcroft, Kirkintilloch, Glasgow, G66 1H



JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Statement of Financial Activities for the Year Ended 31 December 2023

(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<i>Incoming resources from generated funds</i>					
Donations	2	325,711	208,027	533,738	674,093
Charitable Activities	3	5,619	-	5,619	700
Investment Income	4	829	-	829	798
Total Income		332,159	208,027	540,186	675,591
<i>Resources expended</i>					
Cost of generating funds	5	34,868	-	34,868	24,469
Charitable activities	5	352,675	190,368	543,043	531,244
Total resources expended		387,543	190,368	577,911	555,713
Net incoming (out-going) resources		(55,384)	17,659	(37,725)	119,878

RECONCILIATION OF FUNDS

Balances brought forward 1 January 2023	389,188	1,656	390,844	270,966
Current year income	(55,384)	17,659	(37,725)	119,878
Balances carried forward 31 December 2023	333,804	19,315	353,119	390,844

- All transactions are derived from continuing activities.
- All recognised gains and losses are included in the Statement of Financial Activities

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Comparative Statement of Financial Activities for the Year Ended 31 December 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<i>Incoming resources from generated funds</i>					
Donations	2	666,369	7,724	674,093	618,751
Charitable Activities	3	700	-	700	5,280
Investment Income	4	798	-	798	524
Total Income		<u>667,867</u>	<u>7,724</u>	<u>675,591</u>	<u>624,556</u>
<i>Resources expended</i>					
Cost of generating funds	5	24,469	-	24,469	29,570
Charitable activities	5	523,070	8,174	531,244	459,634
Total resources expended		<u>547,539</u>	<u>8,174</u>	<u>555,713</u>	<u>489,204</u>
Net incoming (out-going) resources		<u>120,328</u>	<u>(450)</u>	<u>119,878</u>	<u>135,352</u>
RECONCILIATION OF FUNDS					
Balances brought forward 1 January 2022		268,860	2,106	270,966	135,614
Current year income		120,328	(450)	119,878	135,352
Balances carried forward 31 December 2022		<u>389,188</u>	<u>1,656</u>	<u>390,844</u>	<u>270,966</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Balance Sheet as at 31 December 2023

		Year ended 31/12/2023	Comparative 31/12/2022
<i>Current Assets</i>			
Debtors	9	14,529	11,666
Cash at bank		<u>376,093</u>	<u>469,444</u>
Current assets		<u>390,622</u>	<u>481,110</u>
<i>Creditors</i>			
Amounts falling due within one year	10	(37,503)	(90,266)
Net current assets		<u>353,119</u>	<u>390,844</u>
Total assets less current liabilities		<u>353,119</u>	<u>390,844</u>
Net assets		<u>353,119</u>	<u>390,844</u>
<i>Funds</i>			
Restricted funds	12	19,315	1,656
Unrestricted funds		333,804	389,188
Designated funds	13	-	-
Total Funds		<u>353,119</u>	<u>390,844</u>

For the year ended 31 December 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

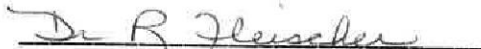
- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Balance Sheet as at 31 December 2023

These accounts have been prepared in accordance with the provisions relating to companies subject to the small companies' regime.

Approved by the Board of Trustees onand signed on their behalf by:


Dr Ruth Fleischer
Trustee

The notes on pages 14 to 23 form part of these financial statements.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Statement of Cash Flows - Year Ended 31 December 2023

STATEMENT OF CASHFLOWS
YEAR ENDED 31ST DECEMBER 2023

	<i>Notes</i>	Year ended 31/12/2023	Comparative 31/12/2022
Net cash from operating activities	<i>16</i>	(94,180)	204,994
Cash flow from investing activities			
Interest received		829	798
Net cash flow from investing activities		<u>(93,351)</u>	<u>205,792</u>
Net increase in cash and cash equivalents			
Cash and cash equivalents at 1 January 2023		469,444	263,652
Cash and cash equivalents at 31 December 2023		<u><u>376,093</u></u>	<u><u>469,444</u></u>
Cash and Cash equivalents consists of:			
Cash at bank and in hand		<u><u>376,093</u></u>	<u><u>469,444</u></u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

1.1 Basis of preparation

Jewish Voice Ministries UK is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect to the guarantee is limited to £1 per member of the charitable company. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charitable company's operations and principal activities are contained in the Trustees' Annual Report.

The Charity constitutes a public benefit as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts and in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

Voluntary income including donations and gifts is included in full in the SOFA when receivable.

Programme income is included in the period the programme is aired and when entitlement has occurred.

1.3 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

Accounting Policies continued

- Costs of raising funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Jewish Voice Ministries International Head office. Where support costs cannot be directly attributed to particular headings, they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 6.

1.5 Funds accounting

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds represent funds assigned for Joint Ministry projects (note 13).

1.6 Debtors and creditors receivable/ payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.7 Cash at bank and in hand

Cash at bank and in hand are short-term, highly liquid investments that are readily convertible to known amounts of cash that are subject to an insignificant risk of changes in value.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

Accounting policies continued

1.8 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is therefore considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.9 Foreign currency

Foreign currency transactions are initially recognised by applying to the foreign currency amount of the spot exchange rate between the functional currency and the foreign currency at the date of the transaction.

Monetary assets and liabilities denominated in a foreign currency at the balance sheet date are translated using the closing rate.

1.10 Going concern.

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure are sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

2. INCOME FROM DONATIONS

	Unrestricted Funds		Restricted funds		Total Funds	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Donations	308,313	645,986	208,027	7,724	516,340	653,710
Tax recoverable on gift aid	17,398	20,383	-	-	17,398	20,383
	325,711	666,369	208,027	7,724	533,738	674,093

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted funds		Restricted funds	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Sale of educational materials	5,619	700	-	-	5,619	700
	5,619	700	-	-	5,619	700

4. INVESTMENT INCOME

	Unrestricted Funds		Restricted funds		Restricted funds	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Interest receivable on bank and cash deposits	829	798	-	-	829	798
	829	798	-	-	829	798

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

5. ANALYSIS OF EXPENDITURE

	Unrestricted Funds		Restricted funds		Total	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
Raising funds - Direct Costs	26,981	19,725				
Raising Funds - Support Costs	7,887	4,744				
	<u>34,868</u>	<u>24,469</u>			34,868	24,469
Charitable funds - Direct costs						
Transmission and production costs	153,333	195,398	22,879	8,174	176,212	203,572
Educational costs	8,441	15,598			8,441	15,598
Joint Ministry projects	85,386	205,377	167,489		252,875	205,377
Donations payable	51,536	53,980			51,536	53,980
	<u>298,696</u>	<u>470,353</u>	<u>190,368</u>	<u>8,174</u>	<u>489,064</u>	<u>478,527</u>
Charitable funds - Support Costs						
Transmission and production costs	51,511	48,965			51,511	48,965
Educational costs	2,468	3,752			2,468	3,752
	<u>53,979</u>	<u>52,717</u>				
	<u>387,543</u>	<u>547,539</u>	<u>190,368</u>	<u>8,174</u>	<u>577,911</u>	<u>555,713</u>

All costs are allocated between the expenditure categories as noted above on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, for example, time spent, per capita or floor area.

6. SUPPORT COSTS

	Unrestricted Funds	
	2023	2022
	£	£
Outside Services	27,504	32,280
Postage and printing	62	129
Computer costs	2,841	2,598
Insurance	1,607	2,465
Conference and meetings	14,259	4,444
Bank charges	9,383	11,272
Licence fees	1,653	-
Website costs	357	373
Governance costs	4,200	3,900
	<u>61,866</u>	<u>57,461</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

7. GOVERNANCE COSTS

	Unrestricted Funds	
	2023	2022
	£	£
Independent Examination fee	4,200	3,900

8. TRUSTEE REMUNERATION & STAFF COSTS

The Trustees consider the Board of Trustees to be the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day-to-day basis. All Trustees give their time freely and no trustee remuneration or any other financial benefits were paid in the year. The Trustees were not reimbursed for expenses.

The charity did not employ any staff during the year.

9. DEBTORS

	Unrestricted Funds	
	2023	2022
	£	£
Tax recoverable on gifts and donations	4,779	3,851
Prepayments	9,750	7,815
	14,529	11,666

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	
	2023	2022
	£	£
Due to Jewish Voice Ministries International	32,102	37,350
Accruals and deferred income	5,401	52,916
	37,503	90,266

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

11. SHARE CAPITAL

The company is limited by the guarantee of the members and has no share capital. The liability of the members is limited to £1 per member.

12. RESTRICTED FUNDS

Current year 2023

	At	Movement in Funds		At
	01/01/2023	Income	Expenditure	31/12/2023
	£	£	£	£
Israeli Holocaust Survivors	-	32,837	(16,586)	16,251
General Medical Clinics	-	18	(18)	-
All Tribes	-	5,905	(5,905)	-
Forced Shalom Partner Giving	-	167,489	(167,489)	-
Other small funds	1,656	420	(370)	1,706
Ukraine	-	1,358	-	1,358
	1,656	208,027	(190,368)	19,315

- Israeli Holocaust Survivors - fund to support survivors from the Holocaust.
- General Medical Clinics - fund to provide medical and dental services to Jewish communities in Ethiopia, Zimbabwe and Zambia.
- All Tribes – fund to search for, find and ultimately present the Gospel to all the lost tribes of Israel.
- Forced Shalom Partner Giving – fund to encourage donors to give on a monthly basis – used for program expenses.
- Other small funds - fund to provide clean water to those in Africa by providing LifeStraws and water education during medical clinics. In addition to support programs in Israel.
- Ukraine - funds to support the people of Ukraine.

Prior year 2022

	At	Movement in Funds		At
	01/01/2022	Income	Expenditure	31/12/2022
	£	£	£	£
Israeli Holocaust Survivors	-	635	(635)	-
General Medical Clinics	-	285	(285)	-
All Tribes	450	610	(1,060)	-
Other small funds	1,656	6,011	(6,011)	1,656
Ukraine	-	183	(183)	-
	2,106	7,724	(8,174)	1,656

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

13. DESIGNATED FUNDS

Current year 2023	At	Movement in Funds		At
	31/01/2023	Income	Expenditure	31/12/2023
	£	£	£	£
Joint Ministry project fund	-	252,875	(252,875)	-
	-	252,875	(252,875)	-

Joint Ministry project fund - these funds are set aside as part of the Joint Ministry Agreement with Jewish Voice Ministries International and Jewish Voice Ministries Canada, which provides a formalised commitment to fund ministry projects.

Previous year 2022	At	Movement in Funds		At
	01/01/2022	Income	Expenditure	31/12/2022
	£	£	£	£
Joint Ministry project fund	-	205,377	(205,377)	-
	-	205,377	(205,377)	-

14. ANALYSIS OF NET ASSETS BETWEEN TOTAL FUNDS

Current year 2023	Unrestricted	Restricted	Total
	Funds	Funds	2023
Current Assets	371,307	19,315	390,622
Current liabilities	(37,503)	-	(37,503)
	<u>333,804</u>	<u>19,315</u>	<u>353,119</u>
Previous year 2022	Unrestricted	Restricted	Total
	Funds	Funds	2,022
	£	£	£
Current Assets	479,454	1,656	481,110
Current liabilities	(90,266)	-	(90,266)
	<u>389,188</u>	<u>1,656</u>	<u>390,844</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2023

15. RELATED PARTY TRANSACTIONS

A management charge totalling £59,545 (2022 £70,418) was payable to a related US charity, Jewish Voice Ministries International. The US charity is related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end the charity owed Jewish Voice Ministries International £32,102 (2022 £37,350).

During the year to 31 December 2023 £7,200 (2022: £7,069) was paid to Ruth Fleischer, a Trustee of the charitable company for professional services rendered for acting as accounting liaison. These were on a subcontractor basis.

During the year, the charitable company provided outside support of £9,600 (2022: £9600) to Yeshua International. The charity is related to Jewish Voice Ministries UK by virtue of the common director, Ruth Fleischer.

During the year, the charitable company provided outside support of £252,875 (2022: £205,377) as part of the Joint Ministry Agreement with US related charity, Jewish Voice Ministries International and Canadian related charity, Jewish Voice Ministries Canada. The US and Canadian Charity are related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis.

16. RECONCILIATION OF NET EXPENSE TO NET CASHFLOW FROM OPERATING ACTIVITIES

	2023	2022
	£	£
Net (expense) income for year	(37,725)	119,878
Interest receivable	(829)	(798)
(Increase) decrease in debtors	(2,863)	12,146
(Decrease) increase in creditors	(52,763)	73,768
	<u>(94,180)</u>	<u>204,994</u>

JEWISH VOICE MINISTRIES UK

England & Wales - Charity number 1123300

Accounts

**JEWISH VOICE MINISTRIES UK
(A COMPANY LIMITED BY GUARANTEE)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

Companies House Registration: 06453709

Registered Charity Number 1123300

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

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JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Reference and Administrative Details

Companies House Registration No

06453709

Registered office

42 Constellation Park
Cambridge
CB23 4JP

Principle office

42 Constellation Park
Cambridge
CB23 4JP

Directors & Trustees

Mr Jonathan Bernis

Dr Ruth Fleischer

Mrs Julie Elizabeth McKenzie Chalmers

Mr Ezra Benjamin Watnik

Mr Kent Shoot

Company Secretary

Dr Ruth Fleischer

Independent Examiner

Gavin Summers BA CA
McEwen & Co CA
2 Broadcroft
Kirkintilloch
Glasgow
G66 1HP

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report

The Trustees present their report and the financial statements for the year ended 31st December 2022. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities (FRS 102) in preparing the annual report and financial statements of the charitable company.

The financial statements comply with Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS 102) published on 16 July 2014 and updated in October 2019.

Objectives and Activities

The object of the charity is to advance the Messianic Faith in the UK and worldwide by the promotion of any exclusively charitable purpose according to the law of England and Wales and in particular:

1. Proclaim Messiah Yeshua to the world to the Jew first and also to the Gentiles, through television, festivals, literature and all other means;
2. Teach and train those who embrace Messiah, and equip them to impact others with a love for Israel and the Jewish people;
3. Relieve persons who are poor and needy, sick, aged or otherwise in necessitous circumstances.

Public Benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's public benefit guidance when reviewing the charity's aims and objectives and in planning future activities.

STRATEGIC REVIEW

Achievements and Performance in 2022

Breaking new ground was the theme for outreach in 2022. Jewish Voice Ministries UK (JVMUK) partners and supporters were instrumental in the ministry's ability to successfully accomplish outreach activities in 2022. It was a year filled with new opportunities and growing relationships with our congregation partners. It will be remembered as a fruitful year of humanitarian efforts and Messianic congregational planting and growth throughout the world.

2022 Ethiopia Outreaches

Jewish Voice held four Medical Outreaches in Ethiopia in 2022. All the Medical Outreaches were conducted in NEW locations, including one in the northern town of Ataye, an area that has been involved in the three year conflict in Northern Ethiopia. Even though spiritual and often physical opposition to our faith-based humanitarian efforts was particularly strong in that area, our team made it a priority to serve the Jewish community that has been affected by the conflict. In November, we successfully held the first medical outreach in Konso. We served a new Jewish community, the Koore people, and our partners from the Beta Avraham Messianic Congregation began holding Shabbat services in the region. The four

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

outreaches covered the entire country including our first trip to the western most region, Gambella, and a second southern location in Dilla. In all, we served over 39,000 patients in Ethiopia in 2022

2022 Southern Africa Outreaches

JVMI conducted two outreaches in Zimbabwe and one in Zambia. JVMI celebrated 10 years of ministry in Zimbabwe during the July outreach in Mberengwa. Mberengwa was the site of the very first outreach in 2012. The other location in Zimbabwe was in Chivi. Both Zimbabwe outreaches included the Zehra Program and the Living Waters LifeStraw Distribution team.

The Zambia Outreach in October was the first one in that country. Previously, JVMI held a LifeStraw distribution there in 2018. JVMI partnered with the Zambia Messianic Fellowship to hold the outreach in the town of Mumbwa. The Lemba community in Mumbwa was the target community, and our co-laborers from Zimbabwe reported that three congregations have been planted because of the outreach and the follow up.

In addition, Global Outreach leadership visited South Africa in January and scouted new communities including the Tongogara refugee camp in Zimbabwe.

2022 Summary

We were able to continue to break new ground in 2022, and our volunteer partners joined us on each outreach for the first time since the COVID-19 outbreak. In all, JVMI held seven medical outreaches. We conducted medical clinics in one new country, four new Ethiopia locations and one new Zimbabwe location. We also celebrated 10 years of ministry in Zimbabwe.

2022 Ministry Figures

We rejoice in the following results of our outreach work during 2022:

- 7 Medical Outreach Events
- 59,097 patients treated at Medical Clinics
- 11,742 people entered the Prayer Centers at our Medical Clinics
- 1,073 people gave a verbal profession of Faith in Yeshua including 305 of Jewish Faith
- 1,107 families received LifeStraw Family units
- 107 people were immersed (water baptized) at our Medical Clinics

Financial Review

During the year income totalling £675,591 (2021 £624,556) was received and expenditure totalled £555,713 (2021 £489,204). This has resulted in a surplus of £119,878 (2021 £135,352)

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

At the year end the charity had total funds of £390,844 (2021 £270,966) including unrestricted funds of £389,188 (2021 £268,860), restricted funds of £1,656 (2021 £2,106) and designated funds of £nil (2021 £nil).

Reserves policy

The Trustees have set a reserve policy which requires:

- Reserves be maintained at a level which ensures 3 months of expenditure of the organisation's core activity could continue during a period of unforeseen difficulty;
- A proportion of reserves be maintained in a readily accessible form.

The calculation of the required level of reserves is an integral part of the charity's planning, budgeting and forecast cycle.

It takes into account:

- Risks associated with each stream of income and expenditure being different from that budgeted
- Planned activity level
- Charity's commitments

The Trustees aim is to hold £86,000 of unrestricted reserves in line with the policy set out above.

The Board of Trustees will review the current reserves policy on a regular basis to assure currently maintained reserves are in alignment with future levels of activities and related risks.

Structure, Governance and Management

Constitution

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 14 December 2007. The company was registered as a charity on 25 March 2008. The charity began operating on 1 January 2008.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

Trustees

The Trustees, who are also directors for the purposes of the Companies Act 2006, who served during the period were:

- Dr Ruth Fleischer
- Mr Jonathan Bernis
- Mrs Julie Elizabeth Chalmers
- Mr Ezra Benjamin Watnik
- Mr Kent Shoot

The members of the charity may nominate and appoint new Trustees to the Board. Unless the Board decides otherwise the minimum number of trustees is three and the maximum number is ten. Recruitment is undertaken as necessary through the identification of skills gaps at trustee level.

The Board of Trustees are the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All Trustees give their time freely and no Trustee remuneration was paid in the year. Details of Trustees expenses and related party transactions are disclosed in notes 8 and 15 to the accounts.

Risk Management

A review of the major risks to which the charity is exposed was conducted as part of the initial activity assessment and implementation. Major risk factors identified are as follows:

- Financial sustainability, including stability and security of donations as well as the ability to generate new names necessary for growth:
- Reputation risk where the charity or its agents commit acts that damage its reputation resulting in an inability to raise funds or awareness of its mission.

The Trustees review risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, systems and procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation and review of all transactions and projects, Budgets and key performance indicators are prepared and reviewed throughout the year to ensure that financial targets are being evaluated and resources are being utilised as directed.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of the Jewish Voice Ministries UK for the purposes of company law) are responsible for preparing the Trustees' Annual 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, which give a true and fair view of the state of affairs of the charitable Company and of the incoming resources and application of resources, including the income and expenditure of the charitable Company 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 in the Charities SORP 2015 (FRS 102)
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards 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 assume that the charitable Company will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charitable Company and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by The Trustees on 28th May 2023

and signed on their behalf by:



Dr Ruth Fleischer
Trustee

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Independent Examiner's Report to the Trustees/ Directors of Jewish Voice Ministries UK

I report on the accounts of the Charity for the year ended 31 December 2022 which are set out on pages 10 to 23.

Respective responsibilities of trustees/directors and examiner

As the Charity's Trustees (and also directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Basis of independent examiner's report

As the charity's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination as a member of The Institute of Chartered Accountants Scotland, one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Gavin Summers BA CA
McEwen & Co CA
2 Broadcroft, Kirkintilloch, Glasgow, G66 1HP


.....
28th May 2023

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Statement of Financial Activities for the Year Ended 31 December 2022

(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<i>Incoming resources from generated funds</i>					
Donations	2	666,369	7,724	674,093	618,752
Charitable Activities	3	700	-	700	5,280
Investment Income	4	798	-	798	524
Total Income		667,867	7,724	675,591	624,556
<i>Resources expended</i>					
Cost of generating funds	5	24,469	-	24,469	29,570
Charitable activities	5	523,070	8,174	531,244	459,634
Total resources expended		547,539	8,174	555,713	489,204
Net incoming (out-going) resources		120,328	(450)	119,878	135,352
RECONCILIATION OF FUNDS					
Balances brought forward 1 January 2022		268,860	2,106	270,966	135,614
Current year income		120,328	(450)	119,878	135,352
Balances carried forward 31 December 2022		389,188	1,656	390,844	270,966

- All transactions are derived from continuing activities
- All recognised gains and losses are included in the Statement of Financial Activities

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Comparative Statement of Financial Activities for the Year Ended 31 December 2022
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<i>Incoming resources from generated funds</i>					
Donations	2	605,706	13,046	618,752	571,210
Charitable Activities	3	5,280	-	5,280	23,359
Investment Income	4	524	-	524	717
Total Income		611,510	13,046	624,556	595,286
<i>Resources expended</i>					
Cost of generating funds	5	29,570	-	29,570	48,725
Charitable activities	5	447,038	12,596	459,634	553,130
Total resources expended		476,608	12,596	489,204	601,855
Net incoming (out-going) resources		134,902	450	135,352	(6,569)
RECONCILIATION OF FUNDS					
Balances brought forward 1 January 2021		133,958	1,656	135,614	142,183
Current year income		134,902	450	135,352	(6,569)
Balances carried forward 31 December 2021		268,860	2,106	270,966	135,614

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Balance Sheet as at 31 December 2022

	Note	Year ended 31/12/2022	Comparative 31/12/2021
<i>Current Assets</i>			
Debtors	9	11,666	23,812
Cash at bank		469,444	263,652
Current assets		<u>481,110</u>	<u>287,464</u>
<i>Creditors</i>			
Amounts falling due within one year	10	(90,266)	(16,498)
Net current assets		<u>390,844</u>	<u>270,966</u>
Total assets less current liabilities		<u>390,844</u>	<u>270,966</u>
Net assets		<u>390,844</u>	<u>270,966</u>
<i>Funds</i>			
Restricted funds	12	1,656	2,106
Unrestricted funds	14	389,188	268,860
Designated funds	13	-	-
Total Funds		<u>390,844</u>	<u>270,966</u>

For the year ended 31 December 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

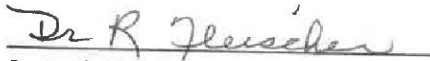
Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

These accounts have been prepared in accordance with the provisions relating to companies subject to the small companies' regime.

Approved by the Board of Trustees on 28th May 2023 and signed on their behalf by:



Dr Ruth Fleischer

Trustee

The notes on pages 14 to 23 form part of these financial statements.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Statement of Cash Flows - Year Ended 31 December 2022

	<i>Notes</i>	Year ended 31/12/2022	Comparative 31/12/2021
Net cash from operating activities	<i>16</i>	204,994	118,216
Cash flow from investing activities			
Interest received		798	524
Net cash flow from investing activities		<u>205,792</u>	<u>118,740</u>
Net increase in cash and cash equivalents			
Cash and cash equivalents at 1 January 2022		263,652	144,912
Cash and cash equivalents at 31 December 2022		<u><u>469,444</u></u>	<u><u>263,652</u></u>
Cash and Cash equivalents consists of:			
Cash at bank and in hand		<u><u>469,444</u></u>	<u><u>263,652</u></u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

1.1 Basis of preparation

Jewish Voice Ministries UK is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect to the guarantee is limited to £1 per member of the charitable company. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charitable company's operations and principal activities are contained in the Trustees' Annual Report.

The Charity constitutes a public benefit as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts and in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

Voluntary income including donations and gifts is included in full in the SOFA when receivable.

Programme income is included in the period the programme is aired and when entitlement has occurred.

1.3 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

Accounting Policies continued

be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Jewish Voice Ministries International Head office. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 6.

1.5 Funds accounting

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds represent funds assigned for Joint Ministry projects (note 13).

1.6 Debtors and creditors receivable/ payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.7 Cash at bank and in hand

Cash at bank and in hand are short-term, highly liquid investments that are readily convertible to known amounts of cash that are subject to an insignificant risk of changes in value.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

Accounting Policies continued

1.8 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is therefore considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.9 Foreign currency

Foreign currency transactions are initially recognised by applying to the foreign currency amount of the spot exchange rate between the functional currency and the foreign currency at the date of the transaction.

Monetary assets and liabilities denominated in a foreign currency at the balance sheet date are translated using the closing rate.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

2. INCOME FROM DONATIONS

	Unrestricted Funds		Restricted funds		Total Funds	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Donations	645,986	573,783	7,724	13,046	653,710	586,829
Tax recoverable on gift aid	20,383	31,923	-	-	20,383	31,923
	<u>666,369</u>	<u>605,706</u>	<u>7,724</u>	<u>13,046</u>	<u>674,093</u>	<u>618,752</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted funds		Restricted funds	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Sale of educational materials	700	5,280	-	-	700	5,280
	<u>700</u>	<u>5,280</u>	<u>-</u>	<u>-</u>	<u>700</u>	<u>5,280</u>

4. INVESTMENT INCOME

	Unrestricted Funds		Restricted funds		Restricted funds	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Interest receivable on bank and cash deposits	798	524	-	-	798	524
	<u>798</u>	<u>524</u>	<u>-</u>	<u>-</u>	<u>798</u>	<u>524</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

5. ANALYSIS OF EXPENDITURE

	Unrestricted Funds		Restricted funds		Total	
	2022	2021	2022	2021	2022	2021
	£	£	£	£	£	£
Raising funds - Direct Costs	19,725	23,063				
Raising Funds - Support Costs	4,744	6,507				
	<u>24,469</u>	<u>29,570</u>			24,469	29,570
Charitable funds - Direct costs						
Transmission and production costs	195,398	112,674	8,174	12,596	203,572	125,270
Educational costs	15,598	99,820			15,598	99,820
Joint Ministry projects	205,377	120,948			205,377	120,948
Donations payable	53,980	50,090			53,980	50,090
	<u>470,353</u>	<u>383,532</u>	<u>8,174</u>	<u>12,596</u>	<u>478,527</u>	<u>396,128</u>
Charitable funds Support Costs						
Transmission and production costs	48,965	35,343			48,965	35,343
Educational costs	3,752	28,163			3,752	28,163
	<u>52,717</u>	<u>63,506</u>				
	<u>547,539</u>	<u>476,608</u>	<u>8,174</u>	<u>12,596</u>	<u>555,713</u>	<u>489,204</u>

All costs are allocated between the expenditure categories as noted above on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, for example, time spent, per capita or floor area.

6. SUPPORT COSTS

	Unrestricted Funds	
	2022	2021
	£	£
Outside Services	32,280	49,736
Postage and printing	129	14
Computer costs	2,598	2,499
Insurance	2,465	411
Conference and meetings	4,444	1,344
Bank charges	11,272	10,353
Licence fees	-	1,393
Website costs	373	113
Governance costs (note 7)	3,900	4,150
	<u>57,461</u>	<u>70,012</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

7. GOVERNANCE COSTS

	Unrestricted Funds	
	2022	2021
	£	£
Independent Examination fee	3,900	4,150

8. TRUSTEE REMUNERATION & STAFF COSTS

The Trustees consider the Board of Trustees to be the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All Trustees give their time freely and no trustee remuneration or any other financial benefits were paid in the year. The Trustees were not reimbursed for expenses.

The charity did not employ any staff during the year.

9. DEBTORS

	Unrestricted Funds	
	2022	2021
	£	£
Tax recoverable on gifts and donations	3,851	6,441
Prepayments	7,815	9,390
Amounts owed from Joint Ministry	-	7,981
	11,666	23,812

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	
	2022	2021
	£	£
Due to Jewish Voice Ministries International	37,350	-
Accruals and deferred income	52,916	16,498
	90,266	16,498

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

11. SHARE CAPITAL

The company is limited by the guarantee of the members and has no share capital. The liability of the members is limited to £1 per member.

12. RESTRICTED FUNDS

Current year 2022

	At	Movement in Funds		At
	01/01/2022	Income	Expenditure	31/12/2022
	£	£	£	£
Israeli Holocaust Survivors	-	635	(635)	-
General Medical Clinics	-	285	(285)	-
All Tribes	450	610	(1,060)	-
Other small funds	1,656	6,011	(6,011)	1,656
Ukraine	-	183	(183)	-
	2,106	7,724	(8,174)	1,656

Israeli Holocaust Survivors - fund to support survivors from the Holocaust.

General Medical Clinics - fund to provide medical and dental services to Jewish communities in Ethiopia, Zimbabwe and Zambia.

Other small funds - fund to provide clean water to those in Africa by providing LifeStraws and water education during medical clinics. In addition to support programs in Israel.

All Tribes – fund to search for, find and ultimately present the Gospel to all the lost tribes of Israel.

Ukraine - funds to support the people of Ukraine.

Prior year 2021

	At	Movement in Funds		At
	01/01/2021	Income	Expenditure	31/12/2021
	£	£	£	£
Israeli Holocaust Survivors	-	4,804	(4,804)	-
Humanitarian Aid	-	100	(100)	-
General Medical Clinics	-	5,153	(5,153)	-
All Tribes	-	450	-	450
Other small funds	1,656	2,539	(2,539)	1,656
	1,656	13,046	12,596	2,106

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

13. DESIGNATED FUNDS

Current year 2022	At	Movement in Funds		At
	01/01/2022	Income	Expenditure	31/12/2022
	£	£	£	£
Joint Ministry project fund	-	205,377	(205,377)	-
	-	205,377	(205,377)	-

Joint Ministry project fund - these funds are set aside as part of the Joint Ministry Agreement with Jewish Voice Ministries International and Jewish Voice Ministries Canada, which provides a formalised commitment to fund ministry projects.

Previous year 2021	At	Movement in Funds		At
	01/01/2021	Income	Expenditure	31/12/2021
	£	£	£	£
Joint Ministry project fund	-	120,948	(120,948)	-
	-	120,948	(120,948)	-

14. ANALYSIS OF NET ASSETS BETWEEN TOTAL FUNDS

Current year 2022	Unrestricted Funds	Restricted Funds	Total 2022
	Current Assets	479,454	1,656
Current liabilities	(90,266)	-	(90,266)
	<u>399,188</u>	<u>1,656</u>	<u>390,844</u>
Previous year 2021	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£
Current Assets	285,358	2,106	287,464
Current liabilities	(16,948)	-	(16,948)
	<u>268,860</u>	<u>2,106</u>	<u>270,966</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2022

15. RELATED PARTY TRANSACTIONS

A management charge totalling £70,418 (2021: £50,450) was payable to a related US charity, Jewish Voice Ministries International. The US charity is related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end, the charity owed Jewish Voice Ministries International £37,350. At the previous year end, Jewish Voice Ministries International owed the charity £7,981.

During the year to 31 December 2022 £7,069 (2021: £6,548) was paid to Ruth Fleischer, a Trustee of the charitable company for professional services rendered for acting as accounting liaison. These were on a subcontractor basis.

During the year, the charitable company provided outside support £9,600 (2021: £9,600) to Yeshua International. The charity is related to Jewish Voice Ministries UK by virtue of the common director, Ruth Fleischer.

During the year, the charitable company provided outside support of nil (2021: £7,500) to New Testament Manna Christian Ministries.

During the year, the charitable company provided outside support of £205,377 (2021: £120,498) as part of the Joint Ministry Agreement with US related charity, Jewish Voice Ministries International and Canadian related charity, Jewish Voice Ministries Canada. The US and Canadian Charity are related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end, the charity had no amounts owed by the Joint Ministry (2021: nil) in relation to the Joint Ministry Agreement or any income paid in advance.

16. RECONCILIATION OF NET EXPENSE TO NET CASHFLOW FROM OPERATING ACTIVITIES

	2022	2021
	£	£
Net expense for year	119,878	135,352
Interest receivable	(798)	(524)
Decrease in debtors	12,146	(8,029)
Decrease in creditors	73,768	(8,583)
	<u>204,994</u>	<u>118,216</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

JEWISH VOICE MINISTRIES UK

England & Wales - Charity number 1123300

Accounts

**JEWISH VOICE MINISTRIES UK
(A COMPANY LIMITED BY GUARANTEE)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

Companies House Registration: 06453709

Registered Charity Number 1123300

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

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JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Reference and Administrative Details

Companies House Registration No

06453709

Registered office

42 Constellation Park
Cambridge
CB23 4JP

Principle office

42 Constellation Park
Cambridge
CB23 4JP

Directors & Trustees

Mr Jonathan Bernis

Dr Ruth Fleischer

Mrs Julie Elizabeth McKenzie Chalmers

Mr Ezra Benjamin Watnik

Mr Kent Shoot (appointed April 2022)

Company Secretary

Dr Ruth Fleischer

Independent Examiner

Gavin Summers BA CA
McEwen & Co CA
2 Broadcroft
Kirkintilloch
Glasgow
G66 1HP

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report

The Trustees present their report and the financial statements for the year ended 31st December 2021. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities (FRS 102) in preparing the annual report and financial statements of the charitable company.

The financial statements comply with Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS 102) published on 16 July 2014 and updated in October 2019.

Objectives and Activities

The object of the charity is to advance the Messianic Faith in the UK and worldwide by the promotion of any exclusively charitable purpose according to the law of England and Wales and in particular:

1. Proclaim Messiah Yeshua to the world to the Jew first and also to the Gentiles, through television, festivals, literature and all other means;
2. Teach and train those who embrace Messiah, and equip them to impact others to them a love for Israel and the Jewish people;
3. Relieve persons who are poor and needy, sick, aged or otherwise in necessitous circumstances.

Public Benefit

The Trustees confirm that they have referred to the guidelines contained in the Charity Commission's public benefit guidance when reviewing the charity's aims and objectives and in planning future activities.

STRATEGIC REVIEW

Achievements and Performance in 2021

Jewish Voice Ministries UK (JVMUK) partners and supporters were instrumental in the ministry's ability to successfully accomplish outreach activities in 2021. It was a challenging but fruitful year of humanitarian efforts and Messianic congregational planting and growth throughout the world.

2021 Ethiopia Outreaches

Jewish Voice held three Medical Outreaches in Ethiopia in 2021. Two of the outreaches were conducted in NEW locations, one in the northern town of Fiche among the Bete Avraham and the other in the western town of Wolkite among the Gefat. We once again visited the Southern Region of Dawro and held our second medical outreach at that location also serving the Gefat. We piloted a new strategy in Fiche and introduced the Living Waters Team. The Living Waters Team travel directly into Jewish villages and communities to distribute LifeStraw units to households and share Yeshua, the Living Water. Even though spiritual and often physical opposition to our faith-based humanitarian efforts continues to be strong in Ethiopia, our team was able to persist and break new ground. We are happy to report that the Zehra

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

children's program returned to Ethiopia in 2021. For the first time in over two years, Zehra was part of the Dawro Clinic and over 500 children participated.

2021 Southern Africa Outreaches

Jewish Voice Ministries International (JVMI) a related charity, held two distinctly different outreaches in Zimbabwe in 2021. After a twenty-four-month absence, JVMI successfully held a medical outreach in November. JVMI was forced to cancel three Medical Outreaches in Zimbabwe in 2020 due to the government closing the borders in response to the COVID-19 outbreak. The medical clinic was held in a new location in Garamwera, West Buhera. Earlier in 2021, prior to the government lifting the travel restrictions, JVMI held a humanitarian outreach to the Lemba community. The outreach was held in April and spanned over 11 days. In that time, a small team visited with over 100 congregations distributing Family LifeStraw units, rice, and cooking oil. The direct distribution provided the opportunity to share the Gospel in Lemba communities in a unique way. The result was 3,136 households receiving vital help at a crucial time!

In addition, Global Outreach leadership visited Somaliland and South Africa in January. We continue to make progress with the governments in both locations. Due to the COVID-19 outbreak, many of the officials we began working with have moved to new positions so re-establishing relationships in key government positions is vital to expanding our footprint among Jewish communities in Africa.

2021 Summary

Flexibility and patience were the key words for 2021. JVMI was able to continue to break new ground. We conducted medical clinics in three new locations in Ethiopia and Zimbabwe. We held a much-needed humanitarian outreach that impacted over 100 Messianic Congregations in Zimbabwe. The Zehra program returned to Ethiopia and the Living Waters Distribution was hugely successful. We also began to re-establish important relationships as we look to expand our footprint in the coming years. The Lord's guidance, and our patience, allowed JVMI to reach so many with hope and aid that was desperately needed.

2021 Ministry Figures

We rejoice in the following results of our outreach work during 2021:

- 5 Outreach Events: 4 Medical Clinics, and 1 Humanitarian Distribution
- 37,303 patients treated at Medical Clinics
- 3,136 households received humanitarian aid in Zimbabwe
- 3,898 people entered the Prayer Centres at our Medical Clinics
- 2,043 families received LifeStraw Family units
- 529 children visited the Zehra program in Ethiopia

Financial Review

During the year income totalling £624,556 (2020 £595,286) was received and expenditure totalled £489,204 (2020 £601,855). This has resulted in a surplus of £135,352 (2020 deficit £6,569)

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

At the year end the charity had total funds of £270,966 (2020 £135,614) including unrestricted funds of £268,860 (2020 £133,958), restricted funds of £2,106 (2020 £1,656) and designated funds of £nil (2020 £nil).

Reserves policy

The Trustees have set a reserve policy which requires:

- Reserves be maintained at a level which ensures 3 months of expenditure of the organisation's core activity could continue during a period of unforeseen difficulty:
- A proportion of reserves be maintained in a readily accessible form.

The calculation of the required level of reserves is an integral part of the charity's planning, budgeting and forecast cycle.

It takes into account:

- Risks associated with each stream of income and expenditure being different from that budgeted
- Planned activity level
- Charity's commitments

The Trustees aim is to hold £100,000 of unrestricted reserves in line with the policy set out above. At 31 December 2021 the charity had unrestricted reserves of £268,860 (2020 £133,958).

Designated funds at 31 December 2021 were £nil (2020 nil as detailed in note 13).

Restricted funds at 31 December 2021 were £2,106 (2020 £1,656) these were held for specific purposes as set out by the donor.

The Board of Trustees will review the current reserves policy on a regular basis to assure currently maintained reserves are in alignment with future levels of activities and related risks.

Structure, Governance and Management

Constitution

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 14 December 2007. The company was registered as a charity on 25 March 2008. The charity began operating on 1 January 2008.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

Trustees

The Trustees, who are also directors for the purposes of the Companies Act 2006, who served during the period were:

- Dr Ruth Fleischer
- Mr Jonathan Bernis
- Mrs Julie Elizabeth Chalmers
- Mr Ezra Benjamin Watnik

The members of the charity may nominate and appoint new Trustees to the Board. Unless the Board decides otherwise the minimum number of trustees is three and the maximum number is ten. Recruitment is undertaken as necessary through the identification of skills gaps at trustee level.

The Board of Trustees are the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All Trustees give their time freely and no Trustee remuneration was paid in the year. Details of Trustees expenses and related party transactions are disclosed in notes 8 and 15 to the accounts.

Risk Management

A review of the major risks to which the charity is exposed was conducted as part of the initial activity assessment and implementation. Major risk factors identified are as follows:

- Financial sustainability, including stability and security of donations as well as the ability to generate new names necessary for growth:
- Reputation risk where the charity or its agents commit acts that damage its reputation resulting in an inability to raise funds or awareness of its mission.

The Trustees review risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, systems and procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation and review of all transactions and projects, Budgets and key performance indicators are prepared and reviewed throughout the year to ensure that financial targets are being evaluated and resources are being utilised as directed.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Trustees' Annual Report (continued)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of the Jewish Voice Ministries UK for the purposes of company law) are responsible for preparing the Trustees' Annual 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, which give a true and fair view of the state of affairs of the charitable Company and of the incoming resources and application of resources, including the income and expenditure of the charitable Company 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 in the Charities SORP 2015 (FRS 102)
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards 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 assume that the charitable Company will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charitable Company and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charitable Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by The Trustees on 31st May 2022

and signed on their behalf by:



Dr Ruth Fleischer
Trustee

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Independent Examiner's Report to the Trustees/ Directors of Jewish Voice Ministries UK

I report on the accounts of the Charity for the year ended 31 December 2021 which are set out on pages 10 to 23.

Respective responsibilities of trustees/directors and examiner

As the Charity's Trustees (and also directors of the company for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.


Basis of independent examiner's report

As the charity's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination as a member of The Institute of Chartered Accountants Scotland, one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Gavin Summers BA CA

McEwen & Co CA

2 Broadcroft, Kirkintilloch, Glasgow, G66 1HP

.....
31st May 2022

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Statement of Financial Activities for the Year Ended 31 December 2021

(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<i>Incoming resources from generated funds</i>					
Donations	2	605,706	13,046	618,752	571,210
Charitable Activities	3	5,280	-	5,280	23,359
Investment Income	4	524	-	524	717
Total Income		611,510	13,046	624,556	595,286
<i>Resources expended</i>					
Cost of generating funds	5	29,570	-	29,570	48,725
Charitable activities	5	447,038	12,596	459,634	553,130
Total resources expended		476,608	12,596	489,204	601,855
Net incoming (out-going) resources		134,902	450	135,352	(6,569)
RECONCILIATION OF FUNDS					
Balances brought forward 1 January 2021		133,958	1,656	135,614	142,183
Current year income		134,902	450	135,352	(6,569)
Balances carried forward 31 December 2021		268,860	2,106	270,966	135,614

- All transactions are derived from continuing activities
- All recognised gains and losses are included in the Statement of Financial Activities

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019
COMPARATIVE INCOME AND EXPENDITURE ACCOUNT					
<i>Incoming resources from generated funds</i>					
Donations	2	551,153	20,057	571,210	750,182
Charitable Activities	3	23,359	-	23,359	29,819
Investment Income	4	717	-	717	927
Total Income		575,229	20,057	595,286	780,928
<i>Resources expended</i>					
Cost of generating funds		48,725	-	48,725	59,260
Charitable activities		533,073	20,057	553,130	810,207
Total resources expended		581,798	20,057	601,855	869,467
Net incoming (out-going) resources		(6,569)	0	(6,569)	(88,539)
RECONCILIATION OF FUNDS					
Balances brought forward 1 January 2020		140,527	1,656	142,183	230,722
Current year Income		(6,569)	-	(6,569)	(88,539)
Balances carried forward 31 December 2020		133,958	1,656	135,614	142,183

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Balance Sheet as at 31 December 2021

		Year ended 31/12/2021	Comparative 31/12/2020
<i>Current Assets</i>			
Debtors	9	23,812	15,783
Cash at bank		<u>263,652</u>	<u>144,912</u>
Current assets		<u>287,464</u>	<u>160,695</u>
<i>Creditors</i>			
Amounts falling due within one year	10	(16,498)	(25,081)
Net current assets		<u>270,966</u>	<u>135,614</u>
Total assets less current liabilities		<u>270,966</u>	<u>135,614</u>
Net assets		<u>270,966</u>	<u>135,614</u>
<i>Funds</i>			
Restricted funds	12	2,106	1,656
Unrestricted funds		268,860	133,958
Designated funds	13	-	-
Total Funds		<u>270,966</u>	<u>135,614</u>

For the year ended 31 December 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

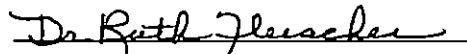
Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

These accounts have been prepared in accordance with the provisions relating to companies subject to the small companies' regime.

Approved by the Board of Trustees on 31st May 2022 and signed on their behalf by:


Dr Ruth Fleischer
Trustee

The notes on pages 14 to 23 form part of these financial statements.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Statement of Cash Flows - Year Ended 31 December 2021

	<i>Notes</i>	Year ended 31/12/2021	Comparative 31/12/2020
Net inflow/(outflow) from operating activities	16	118,216	(53,999)
Inflow from investing activities			
Interest received		524	717
Net cash inflow/(outflow) for the year		118,740	(53,282)
Net increase in cash and cash equivalents			
Cash and cash equivalents at 1 January 2021		144,912	198,194
Cash and cash equivalents at 31 December 2021		263,652	144,912
Cash and Cash equivalents consists of:			
Cash at bank and in hand		263,652	144,912

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

1.1 Basis of preparation

Jewish Voice Ministries UK is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect to the guarantee is limited to £1 per member of the charitable company. The address of the registered office is given in the charity information on page 3 of these financial statements. The nature of the charitable company's operations and principal activities are contained in the Trustees' Annual Report.

The Charity constitutes a public benefit as defined by FRS 102. The financial statements have been Prepared in accordance with Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their accounts and in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

Voluntary income including donations and gifts is included in full in the SOFA when receivable.

Programme income is included in the period the programme is aired and when entitlement has occurred.

1.3 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2021

Accounting Policies continued

be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Jewish Voice Ministries International Head office. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 6.

1.5 Funds accounting

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds represent funds assigned for Joint Ministry projects (note 13).

1.6 Debtors and creditors receivable/ payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.7 Cash at bank and In hand

Cash at bank and in hand are short-term, highly liquid investments that are readily convertible to known amounts of cash that are subject to an insignificant risk of changes in value.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2021

Accounting Policies continued

1.8 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is therefore considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.9 Foreign currency

Foreign currency transactions are initially recognised by applying to the foreign currency amount of the spot exchange rate between the functional currency and the foreign currency at the date of the transaction.

Monetary assets and liabilities denominated in a foreign currency at the balance sheet date are translated using the closing rate.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2021

2. INCOME FROM DONATIONS

	Unrestricted Funds		Restricted funds		Total Funds	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Donations	573,783	524,877	13,046	20,057	586,829	544,934
Tax recoverable on gift aid	31,923	26,277	-	-	31,923	26,277
	605,706	551,154	13,046	20,057	618,752	571,211

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted funds		Restricted funds	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Sale of educational materials	5,280	23,359	-	-	5,280	23,359
	5,280	23,359	-	-	5,280	23,359

4. INVESTMENT INCOME

	Unrestricted Funds		Restricted funds		Restricted funds	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Interest receivable on bank and cash deposits	524	717	-	-	524	717
	524	717	-	-	524	717

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2021

5. ANALYSIS OF EXPENDITURE

	Unrestricted Funds		Restricted funds		Total	
	2021	2020	2021	2020	2021	2020
	£	£	£	£	£	£
Raising funds - Direct Costs	23,063	39,567				
Raising Funds - Support Costs	6,507	9,158				
	<u>29,570</u>	<u>48,725</u>			29,570	48,725
Charitable funds - Direct costs						
Transmission and production costs	112,674	193,955	12,596	20,057	125,270	214,012
Educational costs	99,820	32,335			99,820	32,335
Joint Ministry projects	120,948	197,236			120,948	197,236
Donations payable	50,090	52,530			50,090	52,530
	<u>383,532</u>	<u>476,056</u>	12,596	20,057	396,128	496,113
Charitable funds - Support Costs						
Transmission and production costs	35,343	49,533			35,343	49,533
Educational costs	28,163	7,484			28,163	7,484
	<u>63,506</u>	<u>57,017</u>				
	<u>476,608</u>	<u>581,798</u>	12,596	20,057	489,204	601,855

All costs are allocated between the expenditure categories as noted above on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, for example, time spent, per capita or floor area.

6. SUPPORT COSTS

	Unrestricted Funds	
	2021	2020
	£	£
Group Travel	-	608
Outside Services	49,736	49,822
Postage and printing	14	-
Computer costs	2,499	627
Insurance	411	-
Conference and meetings	1,344	-
Bank charges	10,353	9,926
Sundry costs	-	-
Licence fees	1,393	1,514
Website costs	113	178
Governance costs (note 7)	4,150	3,500
	<u>70,013</u>	<u>66,175</u>

JEWISH VOICE MINISTRIES UK
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Notes to the Financial Statements for the Year Ended 31 December 2021

7. GOVERNANCE COSTS

	Unrestricted Funds	
	2021	2020
	£	£
Independent Examination fee	4,150	3,500

8. TRUSTEE REMUNERATION & STAFF COSTS

The Trustees consider the Board of Trustees to be the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All Trustees give their time freely and no trustee remuneration or any other financial benefits was paid in the year. The Trustees were not reimbursed for expenses.

The charity did not employ any staff during the year.

9. DEBTORS

	Unrestricted Funds	
	2021	2020
	£	£
Tax recoverable on gifts and donations	6,441	5,215
Prepayments	9,390	10,568
Amounts owed from Joint Ministry	7,981	-
	23,812	15,783

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	
	2021	2020
	£	£
Due to Jewish Voice Ministries International	-	17,889
Accruals and deferred income	16,498	7,192
	16,498	25,081

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2021

11. SHARE CAPITAL

The company is limited by the guarantee of the members and has no share capital. The liability of the members is limited to £1 per member

12. RESTRICTED FUNDS

Current year 2021	At	Movement in Funds		At
	01/01/2020	Income	Expenditure	31/12/2021
	£	£	£	£
Israeli Holocaust Survivors	-	4,804	(4,804)	-
Humanitarian Aid	-	100	(100)	-
General Medical Clinics	-	5,153	(5,153)	-
All Tribes	-	450	-	450
Other small funds	1,656	2,539	(2,539)	1,656
	<u>1,656</u>	<u>13,046</u>	<u>(12,596)</u>	<u>2,106</u>

Israeli Holocaust Survivors - fund to support survivors from the Holocaust.

Humanitarian Aid – fund to provide food and water to Jewish communities in Ethiopia and Zimbabwe.

General Medical Clinics - fund to provide medical and dental services to Jewish communities in Ethiopia and Zimbabwe.

Other small funds - fund to provide clean water to those in Africa by providing LifeStraws and water education during medical clinics. In addition to support programs in Israel.

All Tribes – fund to search for, find and ultimately present the Gospel to all the lost tribes of Israel.

Prior year 2020	At	Movement in Funds		At
	01/01/2020	Income	Expenditure	31/12/2020
	£	£	£	£
Israeli Holocaust Survivors	-	12,185	(12,185)	-
General Medical Clinics	-	5,158	(5,158)	-
Other small funds	1,656	2,714	(2,714)	1,656
	<u>1,656</u>	<u>20,057</u>	<u>(20,057)</u>	<u>1,656</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2021

13. DESIGNATED FUNDS

Current year 2021	At	Movement in Funds		At
	01/01/2021	Income	Expenditure	31/12/2021
	£	£	£	£
Joint Ministry project fund	-	120,948	(120,948)	-
	-	120,948	(120,948)	-

Joint Ministry project fund - these funds are set aside as part of the Joint Ministry Agreement with Jewish Voice Ministries International and Jewish Voice Ministries Canada, which provides a formalised commitment to fund ministry projects.

Previous year 2020	At	Movement in Funds		At
	01/01/2020	Income	Expenditure	31/12/2020
	£	£	£	£
Joint Ministry project fund	-	197,236	(197,236)	-
	-	197,236	(197,236)	-

14. ANALYSIS OF NET ASSETS BETWEEN TOTAL FUNDS

Current year 2021	Unrestricted Funds	Restricted Funds	Total 2021
	Current Assets	283,358	2,106
Current liabilities	(16,498)	-	(16,498)
	<u>268,880</u>	<u>2,106</u>	<u>270,966</u>
Previous year 2020	Unrestricted Funds	Restricted Funds	Total 2020
Current Assets	159,039	1,656	160,695
Current liabilities	(25,081)	-	(25,081)
	<u>133,958</u>	<u>1,656</u>	<u>135,614</u>

JEWISH VOICE MINISTRIES UK
(Registered Charity Number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2021

15. RELATED PARTY TRANSACTIONS

A management charge totalling £50,540 (2020 £63,752) was payable to a related US charity, Jewish Voice Ministries International. The US charity is related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end Jewish Voice Ministries International owed the charity £7,981 (2020 nil). At the year end 2020, the charity owed Jewish Voice Ministries International £17,889.

During the year to 31 December 2021 £6,548 (2020: £7,018) was paid to Ruth Fleischer, a Trustee of the charitable company for professional services rendered for acting as accounting liaison. These were on a subcontractor basis.

During the year, the charitable company provided outside support £9,600 (2020: £9,000) to Yeshua International. The charity is related to Jewish Voice Ministries UK by virtue of the common director, Ruth Fleischer.

During the year, the charitable company provided outside support of £7,500 (2020: £10,500) to New Testament Manna Christian Ministries.

During the year, the charitable company provided outside support of £120,948 (2020: £197,236) as part of the Joint Ministry Agreement with US related charity, Jewish Voice Ministries International and Canadian related charity, Jewish Voice Ministries Canada. The US and Canadian Charity are related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end, the charity had no amounts owed by the Joint Ministry (2020: nil) in relation to the Joint Ministry Agreement or any income paid in advance.

16. RECONCILIATION OF NET EXPENSE TO NET CASHFLOW FROM OPERATING ACTIVITIES

	2021	2020
	£	£
Net income (expense) for year	135,352	(6,569)
Interest receivable	(524)	(717)
(Increase) / Decrease in debtors	(8,029)	45,264
Decrease in creditors	(8,583)	(91,977)
	118,216	(53,999)

JEWISH VOICE MINISTRIES UK

England & Wales - Charity number 1123300

Accounts



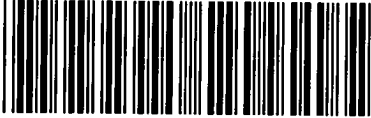
**JEWISH VOICE MINISTRIES UK
(A COMPANY LIMITED BY GUARANTEE)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS
THE YEAR ENDED 31 DECEMBER 2020**

Companies House Registration: 6453709

Registered Charity Number 1123300

TU | **FRIDAY**



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A13	09/07/2021	#282
COMPANIES HOUSE		
AA779FFC		
A17	22/06/2021	#116
COMPANIES HOUSE		



JEWISH VOICE MINISTRIES UK
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JEWISH VOICE MINISTRIES UK
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Reference and Administrative Details

Registered Charity Number

1123300

Registered office

42 Constellation Park
Cambridge
CB23 4JP

Principle office

36 Clydesdale Close
Borehamwood
Hertfordshire
WD6 2SD

Trustees

Mr Jonathan Bernis
Dr Ruth Fleischer
Ms Julie Elizabeth McKenzie Chalmers
Mr Ezra Benjamin Watnik (appointed Nov 2020)

Company Secretary

Dr Ruth Fleischer

Independent Examiner

Andrea L Campbell ACMA CIMA MiP
Gaudium Libertas Accounting Limited
272 Bath Street
Glasgow
G2 4JR



JEWISH VOICE MINISTRIES UK
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Trustees Annual Report

The Trustees present their report and financial statements for the year ended 31st December 2020, The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities (FRS 102) in preparing the annual report and financial statements of charitable company.

The financial statements comply with Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and 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 (FRS 102) published on 16 July 2014 and updated in Bulletin 1.

Objectives and Activities

The object of the charity is to advance the Messianic Faith in accordance in the UK and worldwide by the promotion of any exclusively charitable purpose according to the law of England and Wales and in particular:

1. Proclaim Messiah Yeshua to the world to the Jew first and also to the Gentiles, through television, festivals, literature and all other means;
2. Teach and train those who embrace Messiah, and equip to impact to them a love for Israel and the Jewish people;
3. Relieve persons who are poor and needy, sick, aged or otherwise in necessitous circumstances.

Public Benefit

The Trustees confirm that they have referred to the guidelines obtained in the Charity Commission general guidance on public benefit when reviewing the charity's aims and objectives and in planning future activities.

STRATEGIC REVIEW

Achievements and Performance in 2020

Jewish Voice Ministries UK (JVMUK) partners and supporters were instrumental in the ministry's ability to successfully accomplish outreach activities in 2020. It was a challenging but fruitful year of humanitarian efforts and Messianic congregational planting and growth throughout the world.

2020 Ethiopia Outreaches

Jewish Voice held two Medical Outreaches and one specialty clinic in Ethiopia in 2020. Both Medical Outreaches were conducted in NEW locations, one in the northern town of Enwari among the Bete Avraham and the other in the Southern Region of Dawro among the Gefat in Tercha town. In addition, our Ethiopia staff conducted a specialty clinic in Kechene among the Bete Avraham. Even though spiritual and often physical opposition to our faith-based humanitarian efforts was particularly strong in that area, our



**JEWISH VOICE MINISTRIES UK
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team was able to persist and break new ground. In November, we successfully held the first medical outreach since the start of the COVID-19 pandemic in Tercha town. That outreach acted as a precursor to our ministry partners at BKMC planting a new congregation in that area. In just eleven full days of clinic operations in 2020, we were able to serve 14,816 patients.

2020 Southern Africa Outreaches

JVMI was forced to cancel three Medical Outreaches in Zimbabwe due to the government closing the borders in response to the COVID-19 outbreak. As a result, we held an unprecedented humanitarian outreach in November. Our team of international staff, local staff and Lemba leadership, distributed 4,000 12lb bags of rice and 4,000 bags of cornmeal in five separate regions. The entire outreach was completed in just over a week. The direct distribution provided the opportunity to share the Gospel in Lemba communities in a unique way. The result was 3,110 households receiving vital help at a crucial time! Also, our congregational partners reported an increase of 165 new congregants as a direct result of the outreach.

In addition, Global Outreach leadership visited South Africa in January and made great progress with the government. The visit produced a key endorsement letter that is needed to secure permissions to hold a medical outreach soon. We hope to pick up where we left off once government offices fully reopen.

2020 Summary

In a year filled with postponements and cancellations, we were able to continue to break new ground. We conducted medical clinics in two new Ethiopia locations and held a much-needed humanitarian outreach that impacted five separate areas of Zimbabwe. We also received an important letter of endorsement in South Africa. 2020 was a year of unprecedented health concerns, yet the Lord allowed JVMI to reach so many with hope and aid that was desperately needed.

2020 Ministry Figures

We rejoice in the following results of our outreach work during 2020:

- 4 Outreach Events: 2 Medical Clinics, 1 Specialty Clinic and 1 Humanitarian Distribution
- 14,816 patients treated at Medical Clinics in Ethiopia
- 3,110 households received humanitarian aid in Zimbabwe
- 149 people entered the Prayer Centres at our Medical Clinics
- 3,904 people received Individual LifeStraw units
- 70 families received LifeStraw Family units
- 2 communities received LifeStraw Community units

Financial Review

During the year income totalling £595,287 (2019 £780,928) was received and expenditure totalled £601,855 (2019 £869,466). This has resulted in a deficit of £6,568 (2019 deficit £88,539)



JEWISH VOICE MINISTRIES UK
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At the year end the charity had total funds of £135,614 (2019 £142,183) including unrestricted funds of £133,958 (2019 £140,527), restricted funds of £1,656 (2019 £1,656) and designated funds of £nil (2019 £nil).

Reserves policy

The trustees have set a reserve policy which requires:

- Reserves be maintained at a level which ensures 3 months of expenditure of the organisation's core activity could continue during a period of unforeseen difficulty:
- A proportion of reserves be maintained in a readily accessible form.

The calculation of the required level of reserves is an integral part of the charity's planning, budgeting and forecast cycle.

It takes into account:

- Risks associated with each stream of income and expenditure being different from that budgeted
- Planned activity level
- Charity's commitments

The Trustees aim is to hold £100,000 of unrestricted reserves in line with the policy set out above. At 31 December 2020 the charity had unrestricted reserves of £133,958 (2019 £140,527).

Designated funds at 31 December 2020 were £nil (2019 nil as detailed in note 13).

Restricted funds at 31 December 2020 were £1,656 (2019 £1,656) these were held for specific purposes as set out by the donor.

The Board of Trustees will review the current reserve policy on a regular basis to assure currently maintained reserves are in alignment with future levels of activities and related risks.

Plans for Future Periods

We look forward to continued expansion of our ministry efforts including Medical Outreaches, Festivals, Congregational Leadership Development, and strategic relationship building with emerging Jewish or historically "Israelite" communities around the world during 2021 and beyond.

Structure, Governance and Management

Constitution

The charity is a company limited by guarantee and is governed by its Memorandum and Articles of Association dated 14 December 2017. The company was registered as a charity on 25 March 2008. The charity began operating on 1 January 2008.



JEWISH VOICE MINISTRIES UK
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Trustees

The Trustees, who are also directors for the purposes of the Companies Act 2006, who served during the period were:

- Dr Ruth Fleischer
- Mr Jonathan Bernis
- Mrs Julie Elizabeth Chalmers
- Mr Ezra Benjamin Watnik

The members of the charity may nominate and appoint new Trustees to the Board. Unless the Board decides otherwise the minimum number of trustees is three and the maximum number is ten. Recruitment is undertaken as necessary through the identification of skills gaps at trustee level.

The Board of Trustees are the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All Trustees give their time freely and no Trustee remuneration was paid in the year. Details of Trustees expenses and related party transactions are disclosed in notes 8 and 15 to the accounts.

Risk Management

A review of the major risks to which the charity is exposed was conducted as part of the initial activity assessment and implementation. Major risk factors identified are as follows:

- Financial sustainability, including stability and security of donations as well as the ability to generate new names necessary for growth:
- Reputation risk where the charity or its agents commit acts that damage its reputation resulting in an inability to raise funds or awareness of its mission.

The Trustees review risks on an ongoing basis and satisfy themselves that adequate systems and procedures are in place to manage the risks identified. Where appropriate, systems and procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of procedures for authorisation and review of all transactions and projects, Budgets and key performance indicators are prepared and reviewed throughout the year to ensure that financial targets are being evaluated and resources are being utilised as directed.



JEWISH VOICE MINISTRIES UK
(Registration number: 1123300)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of the Jewish Voice Ministries UK for the purposes of company law) are responsible for preparing the Trustees' Annual 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, which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charitable company for that period.

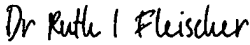
In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the Charities SOAP 2015 (FAS 102);
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards 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 assume that the charitable company will continue in operation.

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by The Trustees on 18/06/2021

and signed on their behalf by:

DocuSigned by:

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Dr Ruth Fleischer
Trustee



**JEWISH VOICE MINISTRIES UK
(Registration number: 1123300)**

Independent Examination Report for the Trustees of Jewish Voice Ministries UK

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 10 to 21.

Respective responsibilities of trustees and examiner

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Basis of independent examiner's report

As the Company's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination as a member of the Chartered Institute of Management Accountants, one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FAS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

DocuSigned by:
Andrea Campbell
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Andrea L Campbell ACMA, CIMA MiP
Gaudium Libertas Accounting Limited
272 Bath Street, Glasgow G2 4JR

18/06/2021
.....
Date

JEWISH VOICE MINISTRIES UK
(Registration number: 1123300)

Statement of Financial Activities for the Year Ended 31 December 2020
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

INCOME AND EXPENDITURE ACCOUNT	Note	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
<i>Income from:</i>					
Donations	2	551,154	20,057	571,211	750,182
Charitable Activities	3	23,359	-	23,359	29,819
Investment Income	4	717	-	717	927
Total Income		575,230	20,057	595,287	780,928
<i>Expenditure from:</i>					
Cost of generating funds		48,725	-	48,725	59,260
Charitable activities		533,073	20,057	553,130	810,207
Total Expenditure:	5	581,798	20,057	601,855	869,466
Net movement in funds		(6,568)	-	(6,568)	(88,539)
Balances brought forward as reported 1 January 2020		140,527	1,656	142,183	230,722
Balances carried forward at 31 December 2020		133,958	1,656	135,614	142,183

- All transactions are derived from continuing activities
- All recognised gains and losses are included in the Statement of Financial Activities

COMPARATIVE INCOME & EXPENDITURE ACCOUNT	Note	Unrestricted Funds	Restricted Funds	Total 2019	Total 2018
<i>Income from:</i>					
Donations	2	715,484	34,698	750,182	723,996
Charitable Activities	3	29,819	-	29,819	58,172
Investment Income	4	927	-	927	812
Total Income		746,230	34,698	780,928	782,980
<i>Expenditure from:</i>					
Cost of generating funds		59,260	-	59,260	71,149
Charitable activities		777,004	33,203	810,207	821,320
Total Expenditure:	5	836,263	33,203	869,466	892,469
Net movement in funds		(90,033)	1,495	(88,539)	(109,489)
Balances brought forward as reported 1 January 2019		230,560	162	230,722	340,211
Balances carried forward at 31 December 2019		140,527	1,656	142,183	230,722



JEWISH VOICE MINISTRIES UK
(Registration number: 1123300)

Balance Sheet as at 31 December 2020

	2020		2019	
	£	£	£	£
Current Assets				
Debtors	9	15,782	61,046	
Cash at bank		144,912	198,195	
		160,694	259,241	
Creditors				
Amounts falling due within one year	10	(25,079)	(117,058)	
Net current assets		135,614	142,183	
NET ASSETS		<u>135,614</u>	<u>142,183</u>	
Represented by:				
Restricted funds	12	1,656	1,656	
Unrestricted funds	13	133,958	140,527	
Designated funds	13	-	-	
TOTAL FUNDS		<u>135,614</u>	<u>142,183</u>	

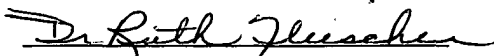
For the year ending 31 December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board of Trustees on 6/7/2021 and signed on their behalf by:


Dr Ruth Fleischer
Trustee

The notes on pages 13 to 21 form part of these financial statements.



JEWISH VOICE MINISTRIES UK
(Registration number: 1123300)

Statement of Cash Flows - Year Ended 31 December 2020

	<i>Notes</i>	Year ended 31-Dec-2020	Comparative 31-Dec-2019
Net cash from operating activities	16	(53,999)	(121,788)
Cash flow from investing activities			
Interest received		717	927
Net cash flow from investing activities		<u>(53,282)</u>	<u>(120,861)</u>
Net increase in cash and cash equivalents			
Cash and cash equivalents at 1 January 2020		198,195	319,056
Cash and cash equivalents at 31 December 2020		<u>144,912</u>	<u>198,195</u>
Cash and Cash equivalents consists of:			
Cash at bank and in hand		<u>144,912</u>	<u>198,195</u>



JEWISH VOICE MINISTRIES UK
(Registration number: 1123300)

Notes to the Financial Statements for the Year Ended 31 December 2020

1. ACCOUNTING POLICIES

1.1 Basis of preparation

Jewish Voice Ministries UK is a company limited by guarantee in the United Kingdom. In the event of the charitable company being wound up, the liability in respect to the guarantee is limited to £1 per member of the charitable company. The address of the registered office is given in the charity information on page 1 of these financial statements. The nature of the charitable company's operations and principal activities are set out on page 3.

The charity constitutes a public benefit as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their account in accordance with Financial Reporting Standard applicable in the UK (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom (FRS 102), the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015 and updated by Bulletin 1.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

1.2 Income

All income is included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably, and it is probable that the income will be received.

Voluntary income including donations and gifts is included in full in the SOFA when receivable.

Programme income is included in the period the programme is aired and when entitlement has occurred.

1.3 Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will



JEWISH VOICE MINISTRIES UK
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Accounting Policies continued

be required, and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds are those costs incurred in attracting voluntary income.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Support costs allocation

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of the resources.

Fund-raising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

The analysis of these costs is included in note 5.

1.5 Funds accounting

Unrestricted general funds are funds which can be used in accordance with the charitable objects at the discretion of the Trustees.

Restricted funds are funds that can only be used for particular restricted purposes within the objects of the charity. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds represent funds assigned for Joint Ministry projects. The designated fund balance has been represented to ensure that fund balance is stated accurately and reflects the designation policy adopted by Trustees.

1.6 Debtors and creditors receivable/ payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

1.7 Cash at bank and in hand

Cash at bank and in hand are short-term, highly liquid investments that are readily convertible to known amounts of cash that are subject to an insignificant risk of changes in value.



**JEWISH VOICE MINISTRIES UK
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Accounting Policies continued

1.8 Taxation

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is therefore considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

1.9 Foreign currency

Foreign currency transactions are initially recognised by applying to the foreign currency amount of the spot exchange rate between the functional currency and the foreign currency at the date of the transaction.

Monetary assets and liabilities denominated in a foreign currency at the balance sheet date are translated using the closing rate.

1.10 Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

1.11 Judgements and key sources of estimation uncertainty

Accounting estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.



JEWISH VOICE MINISTRIES UK
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2. INCOME FROM DONATIONS

	Unrestricted Funds		Restricted funds		Total Funds	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Donations	524,877	690,916	20,057	34,698	544,934	725,614
Tax recoverable on gift aid	26,277	24,568	-	-	26,277	24,568
	<u>551,154</u>	<u>715,484</u>	<u>20,057</u>	<u>34,698</u>	<u>571,211</u>	<u>750,182</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted funds		Restricted funds	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Sale of educational materials	23,359	29,819	-	-	23,359	29,819
	<u>23,359</u>	<u>29,819</u>	<u>-</u>	<u>-</u>	<u>23,359</u>	<u>29,819</u>

4. INVESTMENT INCOME

	Unrestricted Funds		Restricted funds		Restricted funds	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Interest receivable on bank and cash deposits	717	927	-	-	717	927
	<u>717</u>	<u>927</u>	<u>-</u>	<u>-</u>	<u>717</u>	<u>927</u>



JEWISH VOICE MINISTRIES UK
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5. ANALYSIS OF EXPENDITURE

	Unrestricted Funds		Restricted funds		Total	
	2020	2019	2020	2019	2020	2019
	£	£	£	£	£	£
Raising funds - Direct Costs	39,567	48,118	0	0	39,567	48,118
Raising Funds - Support Costs	9,158	11,142	0	0	9,158	11,142
	<u>48,725</u>	<u>59,260</u>	<u>0</u>	<u>0</u>	<u>48,725</u>	<u>59,260</u>
Charitable funds - Direct costs						
Transmission and production costs	193,955	220,030	20,057	33,203	214,012	253,233
Educational costs	32,335	56,878	0	0	32,335	56,878
Joint Ministry projects	197,236	375,937	0	0	197,236	375,937
Donations payable	52,530	52,350	0	0	52,530	52,350
	<u>476,056</u>	<u>705,195</u>	<u>20,057</u>	<u>33,203</u>	<u>496,113</u>	<u>738,398</u>
Charitable funds Support Costs						
Transmission and production costs	49,534	58,638	0	0	49,534	58,638
Educational costs	7,483	13,170	0	0	7,483	13,170
	<u>57,017</u>	<u>71,808</u>	<u>0</u>	<u>0</u>	<u>57,017</u>	<u>71,808</u>
	<u>581,798</u>	<u>836,263</u>	<u>20,057</u>	<u>33,203</u>	<u>601,855</u>	<u>869,465</u>

All costs are allocated between the expenditure categories as noted above on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, for example, time spent, per capita or floor area.

6. SUPPORT COSTS

	Unrestricted Funds	
	2020	2019
	£	£
Group Travel	608	3,060
Outside Services	49,823	56,198
Postage and printing	0	27
Computer costs	627	0
Conference and meetings	0	5,119
Bank charges	9,926	12,900
Sundry costs	0	241
Licence fees	1,514	1,374
Website costs	178	223
Governance costs	3,500	3,809
	<u>66,176</u>	<u>82,951</u>



JEWISH VOICE MINISTRIES UK
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7. GOVERNANCE COSTS

	Unrestricted Funds	
	2020	2019
	£	£
Independent Examination fee	3,500	3,809
	<u>3,500</u>	<u>3,809</u>

8. TRUSTEE REMUNERATION & STAFF COSTS

The trustees consider the board of trustees as the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. All trustees give their time freely and no trustee remuneration or any other financial benefits was paid in the year. The trustees were not reimbursed for expenses.

The charity did not employ any staff during the year.

9. DEBTORS

	Unrestricted Funds	
	2020	2019
	£	£
Tax recoverable on gifts and donations	5,215	7,036
Prepayments	10,567	16,718
Amounts owed from Joint Ministry	-	37,292
	<u>15,782</u>	<u>61,046</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	
	2020	2019
	£	£
Due to Jewish Voice Ministries International	17,889	24,143
Accruals and deferred income	7,190	92,914
	<u>25,079</u>	<u>117,057</u>

11. SHARE CAPITAL

The company is limited by guarantee and has no share capital. The liability of its members is limited to £1 per member.



JEWISH VOICE MINISTRIES UK
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12. RESTRICTED FUNDS

Current year 2020	At	Movement in Funds		At
	01-Jan-2020	Income	Expenditure	31-Dec-2020
	£	£	£	£
Israeli Holocaust Survivors	-	12,185	(12,185)	-
General Medical Choice Fund	-	5,158	(5,158)	-
Other small funds	1,656	2,714	(2,714)	1,656
	<u>1,656</u>	<u>20,057</u>	<u>(20,057)</u>	<u>1,656</u>

Israeli Holocaust Survivors - fund to support survivors from the Holocaust.

General Medical Clinics Fund - fund to support the medical clinics in Ethiopia and Southern Africa operated by Jewish Voice Ministries International.

Other small funds - fund to provide clean water to those in Africa by providing Life Straws and water education during medical clinics. In addition to support programs in Israel.

Prior year 2019	At	Movement in Funds		At
	01-Jan-2019	Income	Expenditure	31-Dec-2019
	£	£	£	£
Israeli Holocaust Survivors	-	9,946	(9,946)	-
General Medical Choice Fund	-	22,371	(22,371)	-
Other small funds	162	2,380	(886)	1,656
	<u>162</u>	<u>34,697</u>	<u>(33,203)</u>	<u>1,656</u>



JEWISH VOICE MINISTRIES UK
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13. DESIGNATED FUNDS

Current year 2020	At	Designations		At
	01-Jan-2020	New	Released	31-Dec-2020
	£	£	£	£
Joint Ministry project fund	-	197,236	(197,236)	-
	-	197,236	(197,236)	-

Joint Ministry project fund - these funds are set aside as part of the Joint Ministry Agreement with Jewish Voice Ministries International and Jewish Voice Ministries Canada, which provides a formalised commitment to fund ministry projects.

Previous year 2019	At	Movement in Funds		At
	01-Jan-2019	Income	Expenditure	31-Dec-2019
	£	£	£	£
Joint Ministry project fund	1,392	374,545	(375,937)	-
	1,392	374,545	(375,937)	-

14. ANALYSIS OF NET ASSETS BETWEEN TOTAL FUNDS

Current year 2020	Unrestricted	Restricted	Total
	Funds	Funds	2020
Current Assets	159,038	1,656	160,693
Current liabilities	(25,079)	-	(25,079)
	<u>133,958</u>	<u>1,656</u>	<u>135,614</u>
	£	£	£
Previous year 2019	Unrestricted	Restricted	Total
	Funds	Funds	2019
Current Assets	257,585	1,656	259,241
Current liabilities	(117,058)	-	(117,058)
	<u>140,527</u>	<u>1,656</u>	<u>142,183</u>
	£	£	£

15. RELATED PARTY TRANSACTIONS

A management charge totalling £63,752 (2019 £82,612) was payable to a related US charity, Jewish Voice Ministries International. The US charity is related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end the charity owes Jewish Voice Ministries International £17,889 (2019: £24,143).



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During the year to 31 December 2020 £7,018 (2019: £7,077) was paid to Ruth Fleischer, a Trustee of the charitable company for services rendered for acting as accounting liaison.

During the year, the charitable company provided outside support £9,600 (2019 £9,000) to Yeshua International. The charity is related to Jewish Voice Ministries UK by virtue of the common director, Ruth Fleischer.

During the year, the charitable company provided outside support of £10,500 (2019: £12,000) to New Testament Manna Christian Ministries.

During the year, the charitable company provided outside support of £197,236 (2019: £375,937) as part of the Joint Ministry Agreement with US related charity, Jewish Voice Ministries International and Canadian related charity, Jewish Voice Ministries Canada. The US and Canadian Charity are related to Jewish Voice Ministries UK by virtue of the common director Jonathan Bernis. At the year end, the charity had no amounts owed from the Joint Ministry in 2020 (2019: nil) in relation to the Joint Ministry Agreement and income paid in advance. From the total amounts paid during 2020 to the Jewish Voice Ministries International by Jewish Voices Ministries UK, a balance of £68,525 remains unused due to Covid-19 impact and reduced spend. This will be carried forward by the International operation into 2021.

16. RECONCILIATION OF NET EXPENSE TO NET CASHFLOW FROM OPERATING ACTIVITIES

	2020 £	2019 £
Net expense for year	(6,568)	(88,539)
Interest receivable	(717)	(927)
Decrease in debtors	45,264	(46,172)
Decrease in creditors	(91,978)	13,850
	<u>(53,999)</u>	<u>(121,788)</u>