

FEDERATION OF JEWISH RELIEF ORGANISATIONS

England & Wales · Charity number 250006

Details

Other names FJRO

Status Registered

Legal form Other

Registered 1965-11-23

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

Contact

Address Fjro
120 Salmon Street
Kingsbury
London
NW9 8NL

Phone 07930846135

Email fjro@mail.com

Activities

Objects: 1. TO RELIEVE JEWISH VICTIMS OF WAR AND PERSECUTION. 2. TO RELIEVE POVERTY AND SICKNESS AMONG, AND THO ADVANCE THE EDUCATION OF JEWS.

Activities: 1. To relieve Jewish victims of war and persecution2. To relieve poverty and sickness among, and to advance the education of, Jewish people

Classification

- **How:** Makes Grants To Organisations, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- Area of benefit: UNRESTRICTED
- Israel

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£498,201	£491,859	-	-
2024-03-31	£170,333	£87,843	-	-
2023-03-31	£126,626	£76,189	-	-
2022-03-31	£87,367	£60,302	-	-
2021-03-31	£36,376	£57,110	-	-

Trustees

Name	Role	Appointed
ALFRED MARCEL GARFIELD FCA		1994-01-15
Hannah Josephine Garfield		2021-07-01

FEDERATION OF JEWISH RELIEF ORGANISATIONS

England & Wales - Charity number 250006

Accounts

Registered charity number
250006

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Report and Unaudited Accounts

For the Year Ended 31 March 2025

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Report and accounts
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FEDERATION OF JEWISH RELIEF ORGANISATIONS
Legal and administrative information

Charity name: Federation of Jewish Relief Organisations

Nature of governing document: Deed of Trust establishing unincorporated charitable trust

Charity number: 250006

Trustees: Mr A M Garfield FCA (Hon. Treasurer)
Mrs H J Garfield

Independent Examiners Winston Hazelton & Co Ltd
Chartered Certified Accountants
34 Arlington Road
London
NW1 7HU

Bankers: Barclays Bank plc,
Hampstead Branch

Principal office and charity address: 120 Salmon Street
London
NW9 8NL

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

The trustees of the charity, present their annual report and accounts for the year ended 31 March 2025.

The trustees confirm that the financial statements comply with the current statutory requirements and the Statement of Recommended Practice - Accounting and Reporting by Charities SORP applicable to charities preparing their accounts in accordance with FRS 102 effective 1 January 2019.

Principal Objective and Aims

The principal objectives and aims of the Charity during the year continued to be:

1. To relieve Jewish victims of war and persecution.
2. To relieve poverty and sickness among, and to advance the education of, the Jewish people.

These objectives may be carried out in the UK, Israel or elsewhere. Many of these services are provided through the provision of grants and donations in conjunction with various public sector bodies and non governmental and non profit making organisations.

The trustees are satisfied that the objectives of the Charity have been met through the various activities during the year and ongoing. The charity continues to explore new ways of rendering its services and programs to fulfil its principal objectives and aims.

The manner in which these objectives are achieved is set out in these accounts and trustees' report.

The trustees have had due regard to the guidance issued by the Charity Commission regarding the public benefit and consider this charity to be in the public benefit through the grants and donations being made to the various organisations that the charity makes and facilitates.

Structure and organisation

The Federation was established in 1919. It is an unincorporated charitable trust governed by its Constitution as amended on the 8 August 2004 replacing the previous Constitution.

The Charity is under the overall control of the trustees who meet each year to manage the charity's affairs, to set the policy and overall direction. Decisions are taken by agreement of all the trustees. Day to day responsibility of running the organisation is delegated to the Honorary Treasurer who manages the administration and supervises the services rendered by the Charity, assisted by one paid staff member.

The trustees are the only members of the charity.

The Charity has an open recruitment procedure for new trustees who are appointed if they have the appropriate skills and experience to meet the needs of the organisation. The Charity is encouraging the implementation of policies and procedures for the induction and training of both new and existing trustees. The power to appoint new trustees vests in the existing trustees. The Trustees comprise a minimum number of two and a maximum of ten.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Principal activity review and future developments

The Federation's income during the year was derived from restricted and unrestricted donations.

Unrestricted donations include £11,906 (2024: £12,238) from the Christadelphians. Other unrestricted donations amounted to £126,091 (2024: £143,721), including £111,000 (2024: £124,000) from Leon Kossoff Artistic Estate, £8,000 (2024: £9,900) from Juliet Hartley and various other donations amounting to £7,091 (2024: £9,821)

The charity received no unrestricted legacies in the year or previous year.

Gift aid and related interest of £2,373 (2024: £2,374) is claimable in the year.

Bank interest receivable amounted to £456 (2024: £Nil).

Restricted donations income comprise from Maurice Wohl Charitable Foundation £10,000 (2024: £12,000) and the Dyna and Fala Weinstock Charitable Trust of £347,375 (2024: £Nil), for specific activities.

The Federation continues to make donations to various individuals and organisations in accordance with the objects in its Constitution. This has continued after the year end.

The Federation is cognisant of the terrible situation in Israel and Ukraine which is putting additional pressure on the Federation to raise charitable funds.

The trustees are satisfied that the charity's assets are adequate to fulfil its obligations. The level of incoming resources is dependent on grants and donations received which can be affected by the overall economic climate.

The results for the year are considered satisfactory by the Trustees.

Financial Review

There has been no material change in the Federation's activities during the year

During the year, the Federation had total incoming resources of £498,201 (2024: £170,333).

The resources expended were £122,484 (2024: £87,843). Details of these are set out in the notes to these accounts.

Restricted donations of £369,375 (2024: £Nil) were paid in the year.

£3,972 (2024: £Nil) was paid on behalf of the Israel office for legal fees to complete the closure of the charity. The Israel office operations closed in September 2023.

Staff and support costs during the year were met from the unrestricted funds.

The surplus of the net unrestricted incoming resources during the year of £18,342 (2024: £70,490) was added to, the accumulated unrestricted funds brought forward, which amounted to £314,527 (2024: £296,185) at the year end.

The (£12,000) deficit (2024: £12,000 surplus) of net restricted incoming resources was deducted from accumulated restricted funds brought forward leaving accumulated restricted funds of £Nil (2024: £12,000) at the year end.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Reserves Policy

The trustees have resolved to maintain reserves at levels considered appropriate to provide for future activities of the organisation. The existing assets are retained to produce income and to meet any annual deficit or will be utilised for future grant making by the trustees depending on their assessment of the needs of the donee at the time. The trustees are concerned not to diminish the charity's assets in the short term as that would restrict their ongoing ability to fund projects as and when considered appropriate by the trustees. The net current assets at the year end are considered adequate as reserves.

The charity maintains unrestricted funds at a level which are more than adequate to meet ongoing management and administration costs. The current year unrestricted expenditure is financed out of unrestricted funds received during the year or from unrestricted funds available at the beginning of the year.

The level of free reserves are monitored and reviewed regularly by the trustees.

During the year the Charity received restricted funds and these were expended to meet the criteria specified by the donor(s).

Investment policy

The constitution authorises the trustees to make and hold investments. The trustees take a prudent view regarding the investment of surplus funds. Accordingly, all funds are placed on current account with the Federation's bankers. The return on bank deposits is being reviewed and considered if a suitable return can be achieved.

Risk management

The Trustees regularly review the major risks which the charity faces. Given the charity's financial controls, the trustees consider there are adequate resources and controls to address any major risks that may arise in the future. The trustees continually examine the operational and business risks likely to be faced by the charity and continue to improve the existing systems to deal with and mitigate any significant risk.

Cooperation with other organisations and bodies (both charitable and non charitable)

The Federation receives requests from other charitable and non charitable organisation for assistance and support. Such requests are reviewed by the trustees and assessed as to whether they are in accordance with the objects of the Federation.

The organisation works closely with an independent charity in Israel, the Israel office of the Federation of Jewish Relief Organisations through whom certain charitable donations are distributed in Israel.

The Charity receives various donations from charitable and non charitable organisations including donations from the Christadelphian community and the charity is grateful for all their support.

Fixed Assets

The changes in fixed asset investments are summarised in the notes to the financial statements.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Trustees' Report

Trustees

The following trustees of the Charity, who served during the year and who had no beneficial interest in the funds of the charity at the beginning and end of the year were as follows:-

Mr A M Garfield FCA - Hon. Treasurer.
Mrs H J Garfield

The trustees received no remuneration during the year.

A review of the Federation's activity during the year is included in the Charities Annual Report.

Trustees' responsibilities

The trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations.

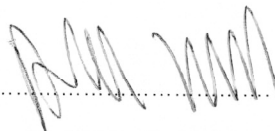
The Charities Act 2011 requires the trustees to prepare accounts for each financial period which give a true and fair view of the state of affairs of the Charity as at the balance sheet date and of the statement of financial activities for incoming and outgoing resources including income and expenditure for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue its activities;
- state whether applicable accounting standards including the SORP requirements have been followed subject to any material departures disclosed and explained in the accounts.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011 and with the requirements of the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102). They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf:-

15 January 2026


.....
Mr A M Garfield FCA
Hon. Treasurer

FEDERATION OF JEWISH RELIEF ORGANISATIONS
for the year ended 31 March 2025

Independent examiner's report on the unaudited accounts
to the trustees of the FEDERATION OF JEWISH RELIEF ORGANISATIONS

I report to the trustees of the Federation of Jewish Relief Organisations (the Charity) on the accounts for the year ended 31 March 2025, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities Sorp (FRS102) Second Edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

This report is made solely to the Charity's trustees, as a body. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's trustees as a body, for my work, for this report or for the opinion I have formed.

Respective responsibilities of trustees and independent examiners

As described in the statement of trustees' responsibilities in the Trustees' Report, the Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act); and
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners and the requirements of the Act. My examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination of the accounts of the Charity for the year ended 31 March 2025: I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

Monika Hazelton
Independent Examiner
Chartered Certified Accountant
Winston Hazelton & Co Ltd
Chartered Certified Accountants
34 Arlington Road
London
NW1 7HU



30 January 2026

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Statement of financial activities
(Including income and expenditure account)
for the year ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Incoming Resources					
<i>Incoming Resources from generated funds</i>					
<i>Donations and legacies</i>					
Unrestricted legacies	2	-	-	-	-
Unrestricted donations and grants	3	137,997	-	137,997	155,959
Restricted donations and grants	3	-	357,375	357,375	12,000
Gift aid receivable		2,373	-	2,373	2,374
Investment Income					
UK Bank interest		456	-	456	-
Total income and endowments		<u>140,826</u>	<u>357,375</u>	<u>498,201</u>	<u>170,333</u>
Resources Expended					
<i>Expenditure on raising funds</i>					
	4	834	-	834	886
<i>Expenditure on Charitable activities</i>					
Restricted donations, grants and legacies		-	369,375	369,375	-
Unrestricted donations and grants	4	119,073	-	119,073	84,354
Other expenditure	4	2,577	-	2,577	2,603
Total expenditure		<u>122,484</u>	<u>369,375</u>	<u>491,859</u>	<u>87,843</u>
Net Income/expenditure	5	18,342	(12,000)	6,342	82,490
Transfers between funds - admin fee		-	-	-	-
Net movement in funds		<u>18,342</u>	<u>(12,000)</u>	<u>6,342</u>	<u>82,490</u>
Reconciliation of funds					
Total funds at beginning of year	10,11,16	296,185	12,000	308,185	225,695
Total funds at end of year	10,11,16	<u>314,527</u>	<u>-</u>	<u>314,527</u>	<u>308,185</u>

There were no recognised gains and losses for 2025 and 2024 other than those included in the statement of financial activities.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Balance Sheet
as at 31 March 2025

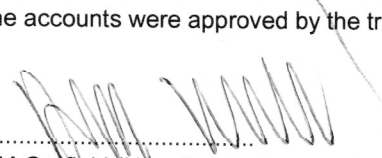
	Notes	£	2025 £	£	2024 £
Fixed assets					
Tangible assets	7		-		1
Current assets					
Debtors	8	20,375		7,602	
Cash at bank and in hand		307,889		304,235	
		<u>328,264</u>		<u>311,837</u>	
Creditors: amounts falling due within one year					
	9	(13,737)		(3,653)	
Net current assets			<u>314,527</u>		<u>308,184</u>
Total assets less current liabilities					
			<u>314,527</u>		<u>308,185</u>
Funds					
Unrestricted funds	11		314,527		296,185
Restricted funds	10		-		12,000
Total funds	12		<u>314,527</u>		<u>308,185</u>

The trustees are satisfied that the Charity is entitled to exemption from Section 144(2) of the Charities Act 2011 .

The trustees acknowledge their responsibilities for:

- (i) ensuring that the Charity keeps proper accounting records which comply with Section 130 of the Charities Act 2011; and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of its statement of financial activities for the financial year in accordance with the requirements of Section 132 of the Charities Act 2011.

The accounts were approved by the trustees on 15 January 2026 and signed on its behalf.



 A M Garfield (Hon. Treasurer)

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2025

1 Accounting policies

a Basis of preparation of financial statements

The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities: statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019), (Charities SORP FRS102) Second edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), and the Charities Act 2011.

The charity is exempted from preparing a cash flow statement due to the adoption of the exemption available to charities with income of less than £500,000.

Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy or note.

b Public benefit entity

The charitable trust meets the definition of a public entity under FRS102.

c Going concern

The trustees consider that there were no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of 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 reporting period.

d Income

Income comprise the total income receivable during the year which is recognised on an accruals basis of accounting.

Restricted income is matched directly with the relevant expenditure for which the restricted income was received.

Bank interest is included in the income and expenditure account on an accruals basis.

Tax refunds on gift aid donations are accounted for on an accruals basis.

The value of services provided by volunteers has not been included.

e Fund accounting

The Charity reserves have been allocated to separate funds for future application.

Unrestricted funds are incoming resources receivable or generated for the furtherance of the objects of the Charity without a specified purpose and are available as general funds. Resources expended which meet these criteria are charged to the funds, together with a fair allocation of staff and support costs. Unrestricted funds comprise accumulated surpluses on general funds and these are available for use at the discretion of the trustees in the furtherance of the charitable objectives of the Federation.

Restricted funds are those that can only be used for restricted purposes within the objects of the Federation. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes. Resources expended which meet these criteria are charged to the funds.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2025

1 Accounting policies continued

f Expenditure

Resources expended and liabilities are recognised as soon as they are incurred on an accruals basis inclusive of any Vat. Expenditure which is directly attributable to specific activities is allocated specifically to the relevant activities for which it is incurred. Provisions are made for all known liabilities which exist at the year end based on the trustees best estimate as to the costs of settling those liabilities.

Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

- Costs of raising and generating funds which includes any fundraising costs incurred.
- Donations payable in furtherance of the charity's objectives. Donations are made to individuals and organisations in order to further the objects of the charity.
- Governance costs for compliance with charitable and statutory requirements.
- Staff and support costs.

g Staff and support costs

These are management and administration costs and comprise expenditure not directly attributable to the generated funds, charitable or fund raising activities of the Charity, but relate to the furtherance of the charity's objectives. They are therefore allocated to the relevant category of resources expended based on estimates of the time devoted to each activity.

h Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Furniture and Equipment	25% reducing balance
-------------------------	----------------------

i Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account.

j Taxation

As a registered charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

Value added tax is not recoverable by the charity and as such is included in the relevant costs in the Statement of Financial Activities.

k Debtors

Debtors are recognised at the settlement amount due after allowing for any discounts and as per the terms agreed. Prepayments are valued at the amounts prepaid for services and accrued income amounts are valued at the amounts due per terms agreed and there is certainty of receipt.

l Cash at bank and in hand

Cash at bank and in hand includes bank balances kept in current and deposit accounts.

m Creditors and provisions

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

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Notes to the accounts

for the year ended 31 March 2025

2 Legacy

The amounts received during the year from unrestricted legacies was £Nil (2024: £Nil) and from restricted legacies £Nil (2024: £Nil)

3 Donations and grants receivable

Included in income of the charity is donations and grant income for unrestricted funds of £137,997 (2024: £155,959), restricted funds of £357,375 (2024: £12,000) and gift aid tax refunds and interest due of £2,373 (2024: £2,374).

There was a donation received of £111,000 (2024: £124,000) from Leon Kossoff Artistic Estate in which, Mr A Garfield is a trustee, included in the £137,597 (2024: 155,959) above. None of this remained outstanding at the year end.

4 Resources expended	Direct costs £	Staff costs £	Support costs £	2025 Total £	2024 Total £
a) Analysis of total resources expended					
Cost of generating funds voluntary income	-	800	34	834	886
Cost of charitable activities					
- Grants and donations include amounts towards clothing relief and kindergartens, youth centres, education and medical equipment	116,156	2,800	117	119,073	84,354
	<u>116,156</u>	<u>2,800</u>	<u>117</u>	<u>119,073</u>	<u>84,354</u>
Other Expenditure					
- Independent Examiner fees	2,160	-	-	2,160	2,160
- Office, staff and finance costs	-	400	17	417	443
	<u>2,160</u>	<u>400</u>	<u>17</u>	<u>2,577</u>	<u>2,603</u>
	<u>118,316</u>	<u>4,000</u>	<u>168</u>	<u>122,484</u>	<u>87,843</u>

The direct costs of charitable activities - donations of £116,156 (2024: £81,251) includes an amount of £3,972 (2024: £Nil) paid on behalf of the Israel office of the Federation of Jewish Relief Organisations for legal fees for the liquidation of the organisation. The Israel office was located in Tel Aviv, Israel and closed in September 2023.

Included in unrestricted donations and grants is £88,260 (2024:£27,300) to The British Friends of the Jaffa Institute of which Mr A Garfield is a trustee.

b) Analysis of support costs				2025	2024
Staff costs	-	4,000	-	4,000	3,700
Bank Charges	-	-	44	44	104
Other costs	-	-	124	124	628
	<u>-</u>	<u>4,000</u>	<u>168</u>	<u>4,168</u>	<u>4,432</u>

Support costs includes all expenditure not directly related to the charitable activity. These are allocated to the relevant category of resources expended based on estimates of time devoted to each activity.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2025

5 Net Incoming (Outgoing) Resources for the financial year	2025	2024
	£	£
are arrived at after charging:-		
Independent Examiners fees	2,160	2,160
	<hr/>	<hr/>

6 Staff Costs	2025	2024
	£	£
Wages and Salaries	4,000	3,700
	<hr/>	<hr/>

There were no employees with emoluments greater than £10,000

The average monthly number of persons employed during the year was as follows:-

	2025	2024
	Number	Number
Administration assistant	0.4	0.4
Support assistant	0.2	0.2
	<hr/>	<hr/>
	0.6	0.6
	<hr/>	<hr/>

The trustees did not receive any remuneration for services to the charity in the year.

£83 (2024: £108) expenses were reimbursed to a trustee in the year for travel and sundry costs.

There were no related party transactions in the year (other than as mentioned in notes 3 and 4 above) or the previous year.

7 Tangible fixed assets

	Furniture and office equipment
	£
Cost	
At 1 April 2024	1
At 31 March 2025	<hr/> 1
Depreciation	
Charge for the year	1
At 31 March 2025	<hr/> 1
Net book value	
At 31 March 2025	-
At 31 March 2024	<hr/> 1

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2025

8 Debtors		2025	2024
		£	£
Accrued income		10,000	-
Other debtors - gift aid tax recoverable		10,375	7,602
		<u>20,375</u>	<u>7,602</u>

9 Creditors: amounts falling due within one year		2025	2024
		£	£
Accruals and deferred income		13,737	3,653

10 Restricted funds	At 1 April	Incoming	Resources	At 31 March
	2024	resources	expended	2025
	£	£	£	£
Received and expended	<u>12,000</u>	<u>357,375</u>	<u>(369,375)</u>	<u>-</u>

After the year end, in April 2025, £10,000 was expended.

	At 1 April	Incoming	Resources	At 31 March
	2023	resources	expended	2024
	£	£	£	£
Received and expended	<u>-</u>	<u>12,000</u>	<u>-</u>	<u>12,000</u>

Restricted funds represents donations and funds received for a specific purpose.

11 Unrestricted funds		2025	2024
		£	£
At 1 April		296,185	225,695
Incoming resources		140,826	158,333
Resources expended		(122,484)	(87,843)
At 31 March		<u>314,527</u>	<u>296,185</u>

Unrestricted funds include earmarked amounts set aside by the trustees for specific projects and expenses and at the year end they amounted to £Nil (2024: £Nil).

12 Analysis of net assets between funds	Unrestricted	Restricted	Total	Total
	Fund	Fund	Fund	Fund
	£	£	2025	2024
			£	
Fixed assets	-	-	-	1
Current assets	318,264	10,000	328,264	311,837
Current liabilities within one year	(3,737)	(10,000)	(13,737)	(3,653)
	<u>314,527</u>	<u>-</u>	<u>314,527</u>	<u>308,185</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2025

13 Presentation currency

The financial statements are presented in Sterling .

14 Legal form of entity

Federation of Jewish Relief Organisations is an unincorporated charity governed by its Constitution (as amended). Registered Charity Number 250006.

15 Principal place of business

The address of the charity's principal place of business and registered office is:

120 Salmon Street
London
NW9 8NL

16 Statement of financial activities (including income and expenditure account) - prior year

	General Funds £	Restricted Funds £	2024 Total £
Incoming Resources			
<i>Incoming Resources from generated funds</i>			
<i>Donations and legacies</i>			
Unrestricted legacies	-	-	-
Restricted legacies	-	-	-
Unrestricted donations and grants	155,959	-	155,959
Restricted donations and grants	-	12,000	12,000
Gift aid receivable	2,374	-	2,374
Investment Income			
UK Bank interest	-	-	-
Total income and endowments	<u>158,333</u>	<u>12,000</u>	<u>170,333</u>
Resources Expended			
<i>Expenditure on raising funds</i>	886	-	886
<i>Expenditure on Charitable activities</i>			
Restricted donations and grants	-	-	-
Unrestricted donations and grants	84,354	-	84,354
Other expenditure	2,603	-	2,603
Total expenditure	<u>87,843</u>	<u>-</u>	<u>87,843</u>
Net Incoming/(Outgoing) Resources	70,490	12,000	82,490
Transfers between funds	-	-	-
Net movement in funds	<u>70,490</u>	<u>12,000</u>	<u>82,490</u>
Reconciliation of funds			
Total funds at beginning of year	225,695	-	225,695
Total funds at end of year	<u>296,185</u>	<u>12,000</u>	<u>308,185</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS

England & Wales - Charity number 250006

Accounts

Registered charity number
250006

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Report and Unaudited Accounts

For the Year Ended 31 March 2024

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Report and accounts
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FEDERATION OF JEWISH RELIEF ORGANISATIONS

Legal and administrative information

Charity name: Federation of Jewish Relief Organisations

Nature of governing document: Deed of Trust establishing unincorporated charitable trust

Charity number: 250006

Trustees: Mr A M Garfield FCA (Hon. Treasurer)
Mrs H J Garfield

Independent Examiners Winston Hazelton & Co Ltd
Chartered Certified Accountants
34 Arlington Road
London
NW1 7HU

Bankers: Barclays Bank plc,
Hampstead Branch

Principal office and charity address: 120 Salmon Street
London
NW9 8NL

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

The trustees of the charity, present their annual report and accounts for the year ended 31 March 2024.

The trustees confirm that the financial statements comply with the current statutory requirements and the Statement of Recommended Practice - Accounting and Reporting by Charities SORP applicable to charities preparing their accounts in accordance with FRS 102 effective 1 January 2019.

Principal Objective and Aims

The principal objectives and aims of the Charity during the year continued to be:

1. To relieve Jewish victims of war and persecution.
2. To relieve poverty and sickness among, and to advance the education of, the Jewish people.

These objectives may be carried out in the UK, Israel or elsewhere. Many of these services are provided through the provision of grants and donations in conjunction with various public sector bodies and non governmental and non profit making organisations.

The trustees are satisfied that the objectives of the Charity have been met through the various activities during the year and ongoing. The charity continues to explore new ways of rendering its services and programs to fulfil its principal objectives and aims.

The manner in which these objectives are achieved is set out in these accounts and trustees' report.

The trustees have had due regard to the guidance issued by the Charity Commission regarding the public benefit and consider this charity to be in the public benefit through the grants and donations being made to the various organisations that the charity makes and facilitates.

Structure and organisation

The Federation was established in 1919. It is an unincorporated charitable trust governed by its Constitution as amended on the 8 August 2004 replacing the previous Constitution.

The Charity is under the overall control of the trustees who meet each year to manage the charity's affairs, to set the policy and overall direction. Decisions are taken by agreement of all the trustees. Day to day responsibility of running the organisation is delegated to the Honorary Treasurer who manages the administration and supervises the services rendered by the Charity, assisted by one paid staff member.

The trustees are the only members of the charity.

The Charity has an open recruitment procedure for new trustees who are appointed if they have the appropriate skills and experience to meet the needs of the organisation. The Charity is encouraging the implementation of policies and procedures for the induction and training of both new and existing trustees. The power to appoint new trustees vests in the existing trustees. The Trustees comprise a minimum number of two and a maximum of ten.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Principal activity review and future developments

The Federation's income during the year was derived from restricted and unrestricted donations.

Unrestricted donations include £12,238 (2023: £8,560) from the Christadelphians. Other unrestricted donations amounted to £143,721 (2023: £93,890), including £124,000 (2023: £80,000) from Leon Kossoff Artistic Estate, £9,900 (2023: £11,000) from Juliet Hartley and various other donations amounting to £9,821 (2023: £2,890)

The charity received no unrestricted legacies in the year or previous year.

Gift aid and related interest of £2,374 (2023: £5,426) was claimed in the year.

Restricted donations comprise from Maurice Wohl Charitable Foundation £12,000 (2023: £10,000), Juliet and James Hartley £Nil (£8,000), Christadelphians £Nil (2023: £450), other donation of £Nil (2023: £300), for specific activities.

The Federation continues to make donations to various individuals and organisations in accordance with the objects in its Constitution. This has continued after the year end.

The Federation is cognisant of the terrible situation in Israel and Ukraine which is putting additional pressure on the Federation to raise charitable funds.

The trustees are satisfied that the charity's assets are adequate to fulfil its obligations. The level of incoming resources is dependent on grants and donations received which can be affected by the overall economic climate.

The results for the year are considered satisfactory by the Trustees.

Financial Review

There has been no material change in the Federation's activities during the year

During the year, the Federation had total incoming resources of £170,333 (2023: £126,626).

The resources expended were £87,843 (2023: £76,189). Details of these are set out in the notes to these accounts.

Restricted donations of £Nil (2023: £28,750) were paid in the year.

£Nil (2023: £30,363) was paid to the Israel office to support the objects of the charity which was closed in September 2023.

Staff and support costs during the year were met from the unrestricted funds.

The surplus of the net unrestricted incoming resources during the year of £70,490 (2023: £60,437) was added to, the accumulated unrestricted funds brought forward, which amounted to £296,185 (2023: £225,695) at the year end.

The surplus of £12,000 (2023: £10,000 deficit) of restricted incoming resources was added to (2023: deducted from) accumulated restricted funds brought forward leaving accumulated restricted funds of £12,000 (2023: £Nil) at the year end.

A restricted donation from Maurice Wohl Charitable Foundation of £12,000 was paid out after the year end, in April 2024 for medical expenses for an individual.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Reserves Policy

The trustees have resolved to maintain reserves at levels considered appropriate to provide for future activities of the organisation. The existing assets are retained to produce income and to meet any annual deficit or will be utilised for future grant making by the trustees depending on their assessment of the needs of the donee at the time. The trustees are concerned not to diminish the charity's assets in the short term as that would restrict their ongoing ability to fund projects as and when considered appropriate by the trustees. The net current assets at the year end are considered adequate as reserves.

The charity maintains unrestricted funds at a level which are more than adequate to meet ongoing management and administration costs. The current year unrestricted expenditure is financed out of unrestricted funds received during the year or from unrestricted funds available at the beginning of the year.

The level of free reserves are monitored and reviewed regularly by the trustees.

During the year the Charity received restricted funds and these were expended to meet the criteria specified by the donor(s).

Investment policy

The constitution authorises the trustees to make and hold investments. The trustees take a prudent view regarding the investment of surplus funds. Accordingly, all funds are placed on current account with the Federation's bankers. The return on bank deposits is being reviewed and considered if a suitable return can be achieved.

Risk management

The Trustees regularly review the major risks which the charity faces. Given the charity's financial controls, the trustees consider there are adequate resources and controls to address any major risks that may arise in the future. The trustees continually examine the operational and business risks likely to be faced by the charity and continue to improve the existing systems to deal with and mitigate any significant risk.

Cooperation with other organisations and bodies (both charitable and non charitable)

The Federation receives requests from other charitable and non charitable organisation for assistance and support. Such requests are reviewed by the trustees and assessed as to whether they are in accordance with the objects of the Federation.

The organisation works closely with an independent charity in Israel, the Israel office of the Federation of Jewish Relief Organisations through whom certain charitable donations are distributed in Israel.

The Charity receives various donations from charitable and non charitable organisations including donations from the Christadelphian community and the charity is grateful for all their support.

Fixed Assets

The changes in fixed asset investments are summarised in the notes to the financial statements.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Trustees' Report

Trustees

The following trustees of the Charity, who served during the year and who had no beneficial interest in the funds of the charity at the beginning and end of the year were as follows:-

Mr A M Garfield FCA - Hon. Treasurer.
Mrs H J Garfield

The trustees received no remuneration during the year.

A review of the Federation's activity during the year is included in the Charities Annual Report.

Trustees' responsibilities

The trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations.

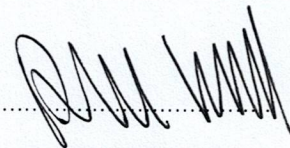
The Charities Act 2011 requires the trustees to prepare accounts for each financial period which give a true and fair view of the state of affairs of the Charity as at the balance sheet date and of the statement of financial activities for incoming and outgoing resources including income and expenditure for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue its activities;
- state whether applicable accounting standards including the SORP requirements have been followed subject to any material departures disclosed and explained in the accounts.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011 and with the requirements of the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102). They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf:-

31 January 2025



Mr A M Garfield FCA
Hon. Treasurer

FEDERATION OF JEWISH RELIEF ORGANISATIONS
for the year ended 31 March 2024

Independent examiner's report on the unaudited accounts
to the trustees of the FEDERATION OF JEWISH RELIEF ORGANISATIONS

I report to the trustees of the Federation of Jewish Relief Organisations (the Charity) on the accounts for the year ended 31 March 2024, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities Sorp (FRS102) Second Edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

This report is made solely to the Charity's trustees, as a body. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's trustees as a body, for my work, for this report or for the opinion I have formed.

Respective responsibilities of trustees and independent examiners

As described in the statement of trustees' responsibilities in the Trustees' Report, the Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act); and
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

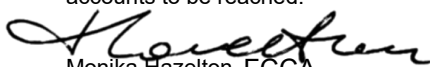
My examination was carried out in accordance with the General Directions given by the Charity Commissioners and the requirements of the Act. My examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination of the accounts of the Charity for the year ended 31 March 2024: I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Monika Hazelton FCCA
Independent Examiner
Chartered Certified Accountant
Winston Hazelton & Co Ltd
Chartered Certified Accountants
34 Arlington Road
London
NW1 7HU

31 January 2025

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Statement of financial activities

(Including income and expenditure account)

for the year ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Incoming Resources					
<i>Incoming Resources from generated funds</i>					
<i>Donations and legacies</i>					
Unrestricted legacies	2	-	-	-	-
Unrestricted donations and grants	3	155,959	-	155,959	102,450
Restricted donations and grants	3	-	12,000	12,000	18,750
Gift aid receivable		2,374	-	2,374	5,426
Investment Income					
UK Bank interest		-	-	-	-
Total income and endowments		158,333	12,000	170,333	126,626
Resources Expended					
<i>Expenditure on raising funds</i>					
	4	886	-	886	1,341
<i>Expenditure on Charitable activities</i>					
Restricted donations, grants and legacies		-	-	-	28,750
Unrestricted donations and grants	4	84,354	-	84,354	43,507
Other expenditure	4	2,603	-	2,603	2,591
Total expenditure		87,843	-	87,843	76,189
Net Income/expenditure	5	70,490	12,000	82,490	50,437
Transfers between funds - admin fee		-	-	-	
Net movement in funds		70,490	12,000	82,490	50,437
Reconciliation of funds					
Total funds at beginning of year	10,11,16	225,695	-	225,695	175,258
Total funds at end of year	10,11,16	296,185	12,000	308,185	225,695

There were no recognised gains and losses for 2024 and 2023 other than those included in the statement of financial activities.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Balance Sheet
as at 31 March 2024


	Notes	£	2024 £	£	2023 £
Fixed assets					
Tangible assets	7		1		1
Current assets					
Debtors	8	7,602		10,178	
Cash at bank and in hand		304,235		218,822	
		<u>311,837</u>		<u>229,000</u>	
Creditors: amounts falling due within one year	9	(3,653)		(3,306)	
Net current assets			<u>308,184</u>		<u>225,694</u>
Total assets less current liabilities			<u>308,185</u>		<u>225,695</u>
Funds					
Unrestricted funds	11		296,185		225,695
Restricted funds	10		12,000		-
Total funds	12		<u>308,185</u>		<u>225,695</u>

The trustees are satisfied that the Charity is entitled to exemption from Section 144(2) of the Charities Act 2011 .

The trustees acknowledge their responsibilities for:

- (i) ensuring that the Charity keeps proper accounting records which comply with Section 130 of the Charities Act 2011; and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of its statement of financial activities for the financial year in accordance with the requirements of Section 132 of the Charities Act 2011.

The accounts were approved by the trustees on 31 January 2025 and signed on its behalf.


A M Garfield (Hon. Treasurer)

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Notes to the accounts

for the year ended 31 March 2024

1 Accounting policies

a *Basis of preparation of financial statements*

The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities: statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019), (Charities SORP FRS102) Second edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), and the Charities Act 2011.

The charity is exempted from preparing a cash flow statement due to the adoption of the exemption available to charities with income of less than £500,000.

Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy or note.

b *Public benefit entity*

The charitable trust meets the definition of a public entity under FRS102.

c *Going concern*

The trustees consider that there were no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of 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 reporting period.

d *Income*

Income comprise the total income receivable during the year which is recognised on an accruals basis of accounting.

Restricted income is matched directly with the relevant expenditure for which the restricted income was received.

Bank interest is included in the income and expenditure account on an accruals basis.

Tax refunds on gift aid donations are accounted for on an accruals basis.

The value of services provided by volunteers has not been included.

e *Fund accounting*

The Charity reserves have been allocated to separate funds for future application.

Unrestricted funds are incoming resources receivable or generated for the furtherance of the objects of the Charity without a specified purpose and are available as general funds. Resources expended which meet these criteria are charged to the funds, together with a fair allocation of staff and support costs. Unrestricted funds comprise accumulated surpluses on general funds and these are available for use at the discretion of the trustees in the furtherance of the charitable objectives of the Federation.

Restricted funds are those that can only be used for restricted purposes within the objects of the Federation. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes. Resources expended which meet these criteria are charged to the funds.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Notes to the accounts

for the year ended 31 March 2024

1 Accounting policies continued

f *Expenditure*

Resources expended and liabilities are recognised as soon as they are incurred on an accruals basis inclusive of any Vat. Expenditure which is directly attributable to specific activities is allocated specifically to the relevant activities for which it is incurred. Provisions are made for all known liabilities which exist at the year end based on the trustees best estimate as to the costs of settling those liabilities.

Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

- Costs of raising and generating funds which includes any fundraising costs incurred.
- Donations payable in furtherance of the charity's objectives. Donations are made to individuals and organisations in order to further the objects of the charity.
- Governance costs for compliance with charitable and statutory requirements.
- Staff and support costs.

g *Staff and support costs*

These are management and administration costs and comprise expenditure not directly attributable to the generated funds, charitable or fund raising activities of the Charity, but relate to the furtherance of the charity's objectives. They are therefore allocated to the relevant category of resources expended based on estimates of the time devoted to each activity.

h *Tangible Fixed Assets and Depreciation*

Tangible fixed assets are stated at cost less depreciation.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Furniture and Equipment	25% reducing balance
-------------------------	----------------------

i *Foreign currencies*

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account.

j *Taxation*

As a registered charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

Value added tax is not recoverable by the charity and as such is included in the relevant costs in the Statement of Financial Activities.

k *Debtors*

Debtors are recognised at the settlement amount due after allowing for any discounts and as per the terms agreed. Prepayments are valued at the amounts prepaid for services and accrued income amounts are valued at the amounts due per terms agreed and there is certainty of receipt.

l *Cash at bank and in hand*

Cash at bank and in hand includes bank balances kept in current and deposit accounts.

m *Creditors and provisions*

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

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Notes to the accounts

for the year ended 31 March 2024

2 Legacy

The amounts received during the year from unrestricted legacies was £Nil (2023: £Nil) and from restricted legacies £Nil (2023: £Nil)

3 Donations and grants receivable

Included in income of the charity is donations and grant income for unrestricted funds of £155,959 (2023: £102,450), restricted funds of £12,000 (2023: £18,750) and gift aid tax refunds and interest due of £2,176 (2023: £5,426).

There was a donation received of £124,000 (2023: £80,000) from Leon Kossoff Artistic Estate in which, Mr A Garfield is a trustee, included in the £156,108 (2023: 102,450) above. None of this remained outstanding at the year end.

4 Resources expended	Direct costs	Staff costs	Support costs	2024 Total	2023 Total
a) Analysis of total resources expended	£	£	£	£	£
Cost of generating funds voluntary income	-	740	146	886	1,341
Cost of charitable activities					
- Grants and donations include amounts towards clothing relief and kindergartens, youth centres, education and medical equipment	81,251	2,590	513	84,354	43,507
	<u>81,251</u>	<u>2,590</u>	<u>513</u>	<u>84,354</u>	<u>43,507</u>
Other Expenditure					
- Independent Examiner fees	2,160	-	-	2,160	1,920
- Office, staff and finance costs	-	370	73	443	671
	<u>2,160</u>	<u>370</u>	<u>73</u>	<u>2,603</u>	<u>2,591</u>
	<u>83,411</u>	<u>3,700</u>	<u>732</u>	<u>87,843</u>	<u>47,439</u>

The direct costs of charitable activities - donations of £81,251 (2023: £38,814) includes an amount of £Nil (2023: £30,363) paid to the Israel office of the Federation of Jewish Relief Organisations for projects and costs carried out in accordance with the Federation's objectives. None of these remained outstanding at the year end. The Israel office was located in Tel Aviv, Israel and was closed down in September 2023.

Included in unrestricted donations and grants is £27,300 (2023:£nil) to The British Friends of the Jaffa Institute of which Mr A Garfield is a trustee.

b) Analysis of support costs	2024	2023
Staff costs	-	3,700
Bank Charges	-	-
Other costs	-	-
	104	628
	<u>-</u>	<u>3,700</u>
	<u>732</u>	<u>4,432</u>
	<u>4,432</u>	<u>6,705</u>

Support costs includes all expenditure not directly related to the charitable activity. These are allocated to the relevant category of resources expended based on estimates of time devoted to each activity.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2024

5 Net Incoming (Outgoing) Resources for the financial year	2024	2023
	£	£
are arrived at after charging:-		
Independent Examiners fees	<u>2,160</u>	<u>1,920</u>

6 Staff Costs	2024	2023
	£	£
Wages and Salaries	<u>3,700</u>	<u>4,400</u>

There were no employees with emoluments greater than £10,000

The average monthly number of persons employed during the year was as follows:-

	2024	2023
	Number	Number
Administration assistant	0.4	0.4
Support assistant	<u>0.2</u>	<u>0.2</u>
	<u>0.6</u>	<u>0.6</u>

The trustees did not receive any remuneration for services to the charity in the year.

£108 (2023: £1,386) expenses were reimbursed to a trustee in the year for travel and sundry costs.

There were no related party transactions in the year (other than as mentioned in note 3 above) or the previous year.

7 Tangible fixed assets	Furniture and office equipment
	£
Cost	
At 1 April 2023	<u>1</u>
At 31 March 2024	<u>1</u>
Depreciation	
At 31 March 2024	<u>-</u>
Net book value	
At 31 March 2024	<u>1</u>
At 31 March 2023	<u>1</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2024

8 Debtors	2024	2023
	£	£
Other debtors - gift aid tax recoverable	<u>7,602</u>	<u>10,178</u>

9 Creditors: amounts falling due within one year	2024	2023
	£	£
Accruals and deferred income	<u>3,653</u>	<u>3,306</u>

10 Restricted funds	At 1 April	Incoming	Resources	At 31 March
	2023	resources	expended	2024
	£	£	£	£
Received and expended	<u>-</u>	<u>12,000</u>	<u>-</u>	<u>12,000</u>

After the year end, in April 2024, £12,000 was expended.

	At 1 April	Incoming	Resources	At 31 March
	2022	resources	expended	2023
	£	£	£	£
Received and expended	<u>10,000</u>	<u>18,750</u>	<u>(28,750)</u>	<u>-</u>

Restricted funds represents donations and funds received for a specific purpose.

11 Unrestricted funds	2024	2023
	£	£
At 1 April	225,695	165,258
Incoming resources	158,333	107,876
Resources expended	<u>(87,843)</u>	<u>(47,439)</u>
At 31 March	<u>296,185</u>	<u>225,695</u>

Unrestricted funds include earmarked amounts set aside by the trustees for specific projects and expenses and at the year end they amounted to £Nil (2023: £Nil).

12 Analysis of net assets between funds	Unrestricted	Restricted	Total	Total
	Fund	Fund	Fund	Fund
	£	£	2024	2023
			£	
Fixed assets	1	-	1	1
Current assets	299,837	12,000	311,837	229,000
Current liabilities within one year	<u>(3,653)</u>	<u>-</u>	<u>(3,653)</u>	<u>(3,306)</u>
	<u>296,185</u>	<u>12,000</u>	<u>308,185</u>	<u>225,695</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2024

13 Presentation currency

The financial statements are presented in Sterling .

14 Legal form of entity

Federation of Jewish Relief Organisations is an unincorporated charity governed by its Constitution (as amended). Registered Charity Number 250006.

15 Principal place of business

The address of the charity's principal place of business and registered office is:

120 Salmon Street
London
NW9 8NL

16 Statement of financial activities (including income and expenditure account) - prior year

	General Funds £	Restricted Funds £	2023 Total £
Incoming Resources			
<i>Incoming Resources from generated funds</i>			
<i>Donations and legacies</i>			
Unrestricted legacies	-	-	-
Restricted legacies	-	-	-
Unrestricted donations and grants	102,450	-	102,450
Restricted donations and grants	-	18,750	18,750
Gift aid receivable	5,426	-	5,426
Investment Income			
UK Bank interest	-	-	-
Total income and endowments	<u>107,876</u>	<u>18,750</u>	<u>126,626</u>
Resources Expended			
<i>Expenditure on raising funds</i>	1,341	-	1,341
<i>Expenditure on Charitable activities</i>			
Restricted donations and grants	-	28,750	28,750
Unrestricted donations and grants	43,507	-	43,507
Other expenditure	2,591	-	2,591
Total expenditure	<u>47,439</u>	<u>28,750</u>	<u>76,189</u>
Net Incoming/(Outgoing) Resources	60,437	(10,000)	50,437
Transfers between funds	-	-	-
Net movement in funds	<u>60,437</u>	<u>(10,000)</u>	<u>50,437</u>
Reconciliation of funds			
Total funds at beginning of year	165,258	10,000	175,258
Total funds at end of year	<u>225,695</u>	<u>-</u>	<u>225,695</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Schedule to the Profit and Loss Account
for the year ended 31 March 2024
for the information of the trustees only

	2024	2023
	£	£
Incoming Resources		
Unrestricted donations	155,959	102,450
Restricted donations	12,000	18,750
Interest Receivable	-	-
Unrestricted legacies	-	-
Gift aid receivable	2,374	5,426
	<u>170,333</u>	<u>126,626</u>
Donations and Costs		
Unrestricted donations	81,251	38,814
Restricted donations and legacies	-	28,750
	<u>81,251</u>	<u>67,564</u>
Total Net Incoming Resources	<u>89,082</u>	<u>59,062</u>
Resources Expended		
<i>Governance costs</i>		
Accountancy and independent examiner fees	2,160	1,920
	<u>2,160</u>	<u>1,920</u>
<i>Staff cost</i>		
Wages and salaries	3,700	4,400
	<u>3,700</u>	<u>4,400</u>
<i>Support Costs</i>		
<i>Rent and cleaning</i>	-	-
	<u>-</u>	<u>-</u>
<i>Bank charges</i>	104	27
<i>Other office costs</i>		
Travelling expenses	200	1,422
Light and heat	-	480
Advertising and promotion	320	320
General office expenses	108	56
	<u>628</u>	<u>2,278</u>
Support Costs	<u>732</u>	<u>2,305</u>
Total Resources Expended	<u>6,592</u>	<u>8,625</u>
Net Incoming/(Outgoing) Resources for the financial year	<u>82,490</u>	<u>50,437</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS

England & Wales - Charity number 250006

Accounts

Draft 18/1/24

Registered charity number
250006

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Report and Unaudited Accounts

For the Year Ended 31 March 2023

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Report and accounts
Contents

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FEDERATION OF JEWISH RELIEF ORGANISATIONS
Legal and administrative information

Charity name: Federation of Jewish Relief Organisations

Nature of governing document: Deed of Trust establishing unincorporated charitable trust

Charity number: 250006

Trustees: Mr A M Garfield FCA (Hon. Treasurer)
Mrs H J Garfield

Independent Examiners Winston Gross & Co.
Chartered Accountants
34 Arlington Road
London
NW1 7HU

Bankers: Barclays Bank plc,
Hampstead Branch

Principal office and charity address: 120 Salmon Street
London
NW9 8NL

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

The trustees of the charity, present their annual report and accounts for the year ended 31 March 2023.

The trustees confirm that the financial statements comply with the current statutory requirements and the Statement of Recommended Practice - Accounting and Reporting by Charities SORP applicable to charities preparing their accounts in accordance with FRS 102 effective 1 January 2019.

Principal Objective and Aims

The principal objectives and aims of the Charity during the year continued to be:

1. To relieve Jewish victims of war and persecution.
2. To relieve poverty and sickness among, and to advance the education of, the Jewish people.

These objectives may be carried out in the UK, Israel or elsewhere. Many of these services are provided through the provision of grants and donations in conjunction with various public sector bodies and non governmental and non profit making organisations mainly in Israel; and through an independent Charity in Israel, the Israel office of the Federation of Jewish Relief Organisations.

The trustees are satisfied that the objectives of the Charity have been met through the various activities during the year and ongoing. The charity continues to explore new ways of rendering its services and programs to fulfil its principal objectives and aims.

The manner in which these objectives are achieved is set out in these accounts and trustees' report.

The trustees have had due regard to the guidance issued by the Charity Commission regarding the public benefit and consider this charity to be in the public benefit through the grants and donations being made to the various organisations that the charity makes and facilitates.

Structure and organisation

The Federation was established in 1919. It is an unincorporated charitable trust governed by its Constitution as amended on the 8 August 2004 replacing the previous Constitution.

The Charity is under the overall control of the trustees who meet each year to manage the charity's affairs, to set the policy and overall direction. Decisions are taken by agreement of all the trustees. Day to day responsibility of running the organisation is delegated to the Honorary Treasurer who manages the administration and supervises the services rendered by the Charity, assisted by one paid staff member.

The trustees are the only members of the charity.

The Charity has an open recruitment procedure for new trustees who are appointed if they have the appropriate skills and experience to meet the needs of the organisation. The Charity is encouraging the implementation of policies and procedures for the induction and training of both new and existing trustees. The power to appoint new trustees vests in the existing trustees. The Trustees comprise a minimum number of two and a maximum of ten.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Principal activity review and future developments

The Federation's income during the year was derived from restricted and unrestricted donations.

Unrestricted donations include £8,560 (2022: £4,172) from the Christadelphians. Other unrestricted donations amounted to £93,890 (2022: £28,976), including £80,000 (2022: £Nil) from Leon Kossoff Artistic Estate, £11,000 (2022: £14,000) from Juliet Hartley, £Nil (2022: £2,000) from Michael Katz Foundation, £Nil (2022: £2,379) from Chilton Charitable Trust and various other donations amounting to £2,890 (2022: £10,597).

The charity received unrestricted legacies in the year as follows, from:-

Kodin Estate - £Nil (2022: £7,103).

E Glicksman Estate - £Nil (2022: £3,710)

H Bender Estate - £Nil (2022: £494)

Gift aid of £5,426 (2022: £4,756) was claimed in the year.

Restricted donations comprise from Maurice Wohl Charitable Foundation £10,000 (2022: £24,000), Juliet and James Hartley £8,000 (£Nil), Christadelphians £450 (2022: Nil), other donation of £300 and Julian Fasler £Nil (2022: £1,000), for specific activities. A restricted legacy from the Estate of H Bender was received amounting to £Nil (2022: £13,156)

The Federation continues to make donations to various individuals and organisations in accordance with the objects in its Constitution. This has continued after the year end.

The Federation is cognisant of the terrible situation in Israel which is putting additional pressure on the Federation to raise charitable funds.

The trustees are satisfied that the charity's assets are adequate to fulfil its obligations. The level of incoming resources is dependent on grants and donations received which can be affected by the overall economic climate.

Financial Review

There has been no material change in the Federation's activities during the year

During the year, the Federation had total incoming resources of £126,626 (2022: £87,367).

The resources expended were £76,189 (2022: £60,302). Details of these are set out in the notes to these accounts.

Restricted donations of £28,750 (2022: £28,156) were paid in the year.

£30,363 (2022: £14,162) was paid to the Israel office to support the objects of the charity.

Staff and support costs during the year were met from the unrestricted funds.

The surplus of the net unrestricted incoming resources during the year of £60,437 (2022: £17,065) was added to, (2022 added to), the accumulated unrestricted funds brought forward, which amounted to £225,695 (2022: £165,258) at the year end. The deficit of £10,000 (2022: £10,000 surplus) of restricted incoming resources was deducted from (2022: added to) accumulated restricted funds brought forward leaving accumulated restricted funds of £Nil (2022: £10,000) at the year end.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Reserves Policy

The trustees have resolved to maintain reserves at levels considered appropriate to provide for future activities of the organisation. The existing assets are retained to produce income and to meet any annual deficit or will be utilised for future grant making by the trustees depending on their assessment of the needs of the donee at the time. The trustees are concerned not to diminish the charity's assets in the short term as that would restrict their ongoing ability to fund projects as and when considered appropriate by the trustees. The net current assets at the year end are considered adequate as reserves.

The charity maintains unrestricted funds at a level which are more than adequate to meet ongoing management and administration costs. The current year unrestricted expenditure is financed out of unrestricted funds received during the year or from unrestricted funds available at the beginning of the year.

The level of free reserves are monitored and reviewed regularly by the trustees.

During the year the Charity received restricted funds and these were expended to meet the criteria specified by the donor(s).

Investment policy

The constitution authorises the trustees to make and hold investments. The trustees take a prudent view regarding the investment of surplus funds. Accordingly, all funds are placed on current account with the Federation's bankers. The return on bank deposits is being reviewed and considered if a suitable return can be achieved.

Risk management

The Trustees regularly review the major risks which the charity faces. Given the charity's financial controls, the trustees consider there are adequate resources and controls to address any major risks that may arise in the future. The trustees continually examine the operational and business risks likely to be faced by the charity and continue to improve the existing systems to deal with and mitigate any significant risk.

Cooperation with other organisations and bodies (both charitable and non charitable)

The Federation receives requests from other charitable and non charitable organisation for assistance and support. Such requests are reviewed by the trustees and assessed as to whether they are in accordance with the objects of the Federation.

The organisation works closely with an independent charity in Israel, the Israel office of the Federation of Jewish Relief Organisations through whom certain charitable donations are distributed in Israel.

The Charity receives various donations from charitable and non charitable organisations including donations from the Christadelphian community and the charity is grateful for all their support.

Fixed Assets

The changes in fixed asset investments are summarised in the notes to the financial statements.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Trustees' Report

Trustees

The following trustees of the Charity, who served during the year and who had no beneficial interest in the funds of the charity at the beginning and end of the year were as follows:-

Mr A M Garfield FCA - Hon. Treasurer.
Mrs H J Garfield

The trustees received no remuneration during the year.

A review of the Federation's activity during the year is included in the Charities Annual Report.

Trustees' responsibilities

The trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations.

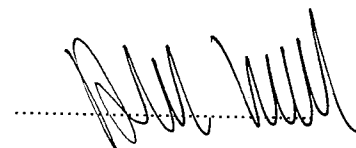
The Charities Act 2011 requires the trustees to prepare accounts for each financial period which give a true and fair view of the state of affairs of the Charity as at the balance sheet date and of the statement of financial activities for incoming and outgoing resources including income and expenditure for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue its activities;
- state whether applicable accounting standards including the SORP requirements have been followed subject to any material departures disclosed and explained in the accounts.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011 and with the requirements of the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102). They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf:-

21 January 2024



Mr A M Garfield FCA
Hon. Treasurer

FEDERATION OF JEWISH RELIEF ORGANISATIONS
for the year ended 31 March 2023

**Independent examiner's report on the unaudited accounts
to the trustees of the FEDERATION OF JEWISH RELIEF ORGANISATIONS**

I report to the trustees of the Federation of Jewish Relief Organisations (the Charity) on the accounts for the year ended 31 March 2023, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities Smp (FRS102) Second Edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

This report is made solely to the Charity's trustees, as a body. My work has been undertaken so that I might state to the trustees those matters I am required to state in them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's trustees as a body, for my work, for this report or for the opinion I have formed.

Respective responsibilities of trustees and independent examiners

As described in the statement of trustees' responsibilities in the Trustees' Report, the Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act); and
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners and the requirements of the Act. My examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.


Independent examiner's statement

In connection with my examination of the accounts of the Charity for the year ended 31 March 2023:

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.


Bernard Gross
Independent Examiner
Chartered Accountant
Winston Gross & Co.
Chartered Accountants
34 Arlington Road
London
NW1 7HU

21 January 2024

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Statement of financial activities
(Including income and expenditure account)
for the year ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
Incoming Resources					
<i>Incoming Resources from generated funds</i>					
<i>Donations and legacies</i>					
Unrestricted legacies	2	-	-	-	11,307
Restricted legacies	2	-	-	-	13,156
Unrestricted donations and grants	3	102,450	-	102,450	33,148
Restricted donations and grants	3	-	18,750	18,750	25,000
Gift aid receivable		5,426	-	5,426	4,756
Investment Income					
UK Bank interest		-	-	-	-
Total income and endowments		<u>107,876</u>	<u>18,750</u>	<u>126,626</u>	<u>87,367</u>
Resources Expended					
<i>Expenditure on raising funds</i>					
	4	1,341	-	1,341	1,121
<i>Expenditure on Charitable activities</i>					
Restricted donations, grants and legacies		-	28,750	28,750	28,156
Unrestricted donations and grants	4	43,507	-	43,507	28,784
Other expenditure	4	2,591	-	2,591	2,241
Total expenditure		<u>47,439</u>	<u>28,750</u>	<u>76,189</u>	<u>60,302</u>
Net Income/expenditure	5	60,437	(10,000)	50,437	27,065
Transfers between funds - admin fee		-	-	-	-
Net movement in funds		<u>60,437</u>	<u>(10,000)</u>	<u>50,437</u>	<u>27,065</u>
Reconciliation of funds					
Total funds at beginning of year	10,11,16	165,258	10,000	175,258	148,193
Total funds at end of year	10,11,16	<u>225,695</u>	<u>-</u>	<u>225,695</u>	<u>175,258</u>

There were no recognised gains and losses for 2023 and 2022 other than those included in the statement of financial activities.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Balance Sheet
as at 31 March 2023

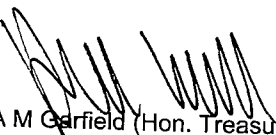
	Notes	2023 £	2022 £
Fixed assets			
Tangible assets	7	1	1
Current assets			
Debtors	8	10,178	4,751
Cash at bank and in hand		218,822	172,186
		<u>229,000</u>	<u>176,937</u>
Creditors: amounts falling due within one year			
	9	(3,306)	(1,680)
Net current assets		<u>225,694</u>	<u>175,257</u>
Total assets less current liabilities		<u>225,695</u>	<u>175,258</u>
 Funds			
Unrestricted funds	11	225,695	165,258
Restricted funds	10	-	10,000
Total funds	12	<u>225,695</u>	<u>175,258</u>

The trustees are satisfied that the Charity is entitled to exemption from Section 144(2) of the Charities Act 2011 .

The trustees acknowledge their responsibilities for:

- (i) ensuring that the Charity keeps proper accounting records which comply with Section 130 of the Charities Act 2011; and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of its statement of financial activities for the financial year in accordance with the requirements of Section 132 of the Charities Act 2011.

The accounts were approved by the trustees on 21 January 2024 and signed on its behalf.


A M Garfield (Hon. Treasurer)

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2023

1 Accounting policies

a Basis of preparation of financial statements

The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities: statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019), (Charities SORP FRS102) Second edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), and the Charities Act 2011.

The charity is exempted from preparing a cash flow statement due to the adoption of the exemption available to charities with income of less than £500,000.

Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy or note.

b Public benefit entity

The charitable trust meets the definition of a public entity under FRS102.

c Going concern

The trustees consider that there were no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of 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 reporting period.

d Income

Income comprise the total income receivable during the year which is recognised on an accruals basis of accounting.

Restricted income is matched directly with the relevant expenditure for which the restricted income was received.

Bank interest is included in the income and expenditure account on an accruals basis.

Tax refunds on gift aid donations are accounted for on an accruals basis.

The value of services provided by volunteers has not been included.

e Fund accounting

The Charity reserves have been allocated to separate funds for future application.

Unrestricted funds are incoming resources receivable or generated for the furtherance of the objects of the Charity without a specified purpose and are available as general funds. Resources expended which meet these criteria are charged to the funds, together with a fair allocation of staff and support costs. Unrestricted funds comprise accumulated surpluses on general funds and these are available for use at the discretion of the trustees in the furtherance of the charitable objectives of the Federation.

Restricted funds are those that can only be used for restricted purposes within the objects of the Federation. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes. Resources expended which meet these criteria are charged to the funds.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2023

1 Accounting policies continued

f Expenditure

Resources expended and liabilities are recognised as soon as they are incurred on an accruals basis inclusive of any Vat. Expenditure which is directly attributable to specific activities is allocated specifically to the relevant activities for which it is incurred. Provisions are made for all known liabilities which exist at the year end based on the trustees best estimate as to the costs of settling those liabilities.

Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

- Costs of raising and generating funds which includes any fundraising costs incurred.
- Donations payable in furtherance of the charity's objectives. Donations are made to individuals and organisations in order to further the objects of the charity.
- Governance costs for compliance with charitable and statutory requirements.
- Staff and support costs.

g Staff and support costs

These are management and administration costs and comprise expenditure not directly attributable to the generated funds, charitable or fund raising activities of the Charity, but relate to the furtherance of the charity's objectives. They are therefore allocated to the relevant category of resources expended based on estimates of the time devoted to each activity.

h Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Furniture and Equipment	25% reducing balance
-------------------------	----------------------

i Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account.

j Taxation

As a registered charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

Value added tax is not recoverable by the charity and as such is included in the relevant costs in the Statement of Financial Activities.

k Debtors

Debtors are recognised at the settlement amount due after allowing for any discounts and as per the terms agreed. Prepayments are valued at the amounts prepaid for services and accrued income amounts are valued at the amounts due per terms agreed and there is certainty of receipt.

l Cash at bank and in hand

Cash at bank and in hand includes bank balances kept in current and deposit accounts.

m Creditors and provisions

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

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2023

2 Legacy

The amounts received during the year from unrestricted legacies was £Nil (2022: £11,307) and from restricted legacies £Nil (2022: £13,157)

3 Donations and grants receivable

Included in income of the charity is donations and grant income for unrestricted funds of £102,450 (2022: £33,148), restricted funds of £18,750 (2022: £25,000) and gift aid tax refunds due of £5,426 (2022: £4,756).

There was a donation received of £80,000 (2022: £Nil) from Leon Kossoff Artistic Estate in which, Mr A Garfield is a trustee, included in the £102,450 above.

4 Resources expended

a) Analysis of total resources expended	Direct costs £	Staff costs £	Support costs £	2023 Total £	2022 Total £
Cost of generating funds voluntary income	-	880	461	1,341	1,121
Cost of charitable activities					
- Grants and donations towards clothing relief and kindergartens, youth centres, education and medical equipment	38,814	3,080	1,613	43,507	28,784
	<u>38,814</u>	<u>3,080</u>	<u>1,613</u>	<u>43,507</u>	<u>28,784</u>
Other Expenditure					
- Independent Examiner fees	1,920	-	-	1,920	1,680
- Office, staff and finance costs	-	440	231	671	561
	<u>1,920</u>	<u>440</u>	<u>231</u>	<u>2,591</u>	<u>2,241</u>
	<u>40,734</u>	<u>4,400</u>	<u>2,305</u>	<u>47,439</u>	<u>32,146</u>

The direct costs of charitable activities - donations of £38,814 (2022: £24,862) includes amounts to the following - £1,000 (2022: £2,500) to Brondesbury Park Synagogue, £250 (2022: £1,200) to World Jewish Relief, £2,000 (2022: £2,000) to Jcoss, £2,000 (2022: £Nil) to Camp Yeka, £Nil (2022: £4,000) to British Friends of Jaffa Institute, £Nil (2022: £1,000) to Community Security Trust, £Nil (2022: £Nil) to Norwood and other donations amounting to £3,201 (2022: £Nil) to various causes and £30,363 (2022: £14,162) paid to the Israel office of the Federation of Jewish Relief Organisations for projects carried out in accordance with the Federation's objectives. None of these remained outstanding at the year end. The Israel office is located in Tel Aviv, Israel.

b) Analysis of support costs

			2023	2022
Staff costs	-	4,400	4,400	4,465
Bank Charges	-	-	27	29
Other costs	-	-	2,278	1,110
	-	<u>4,400</u>	<u>6,705</u>	<u>5,604</u>

Support costs includes all expenditure not directly related to the charitable activity. These are allocated to the relevant category of resources expended based on estimates of time devoted to each activity.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2023

5 Net Incoming (Outgoing) Resources for the financial year	2023	2022
are arrived at after charging:-	£	£
Independent Examiners fees	1,920	1,680

6 Staff Costs	2023	2022
	£	£
Wages and Salaries	4,400	4,465

There were no employees with emoluments greater than £10,000

The average monthly number of persons employed during the year was as follows:-

	2023	2022
	Number	Number
Administration assistant	0.4	0.4
Support assistant	0.2	0.2
	0.6	0.6

The trustees did not receive any remuneration for services to the charity in the year.

£1,386 (2022: £Nil) expenses were reimbursed to trustees in the year for travel and sundry costs.

There were no related party transactions in the year or the pprevious year.

7 Tangible fixed assets

	Furniture and office equipment
	£
Cost	
At 1 April 2022	
At 31 March 2023	1
	1
Depreciation	
At 31 March 2023	-
	-
Net book value	
At 31 March 2023	1
At 31 March 2022	1

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2023

8 Debtors

	2023 £	2022 £
Other debtors - gift aid tax recoverable	10,178	4,751

9 Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	3,306	1,680

10 Restricted funds

	At 1 April 2022 £	Incoming resources £	Resources expended £	At 31 March 2023 £
Received and expended	10,000	18,750	(28,750)	-

	At 1 April 2021	Incoming resources	Resources expended	At 31 March 2022
Received and expended	-	38,156	(28,156)	10,000

Restricted funds represents donations and funds received for a specific purpose.

11 Unrestricted funds

	2023 £	2022 £
At 1 April		
Incoming resources	165,258	148,193
Resources expended	107,876	49,211
At 31 March	(47,439)	(32,146)
	225,695	165,258

Unrestricted funds include earmarked amounts set aside by the trustees for specific projects and expenses and at the year end they amounted to £Nil (2022: £6,000).

12 Analysis of net assets between funds

	Unrestricted Fund £	Restricted Fund £	Total Fund 2023 £	Total Fund 2022
Fixed assets	1	-	1	1
Current assets	229,000	-	229,000	176,937
Current liabilities within one year	(3,306)	-	(3,306)	(1,680)
	225,695	-	225,695	175,258

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2023

Draft 18/1/24

13 Presentation currency

The financial statements are presented in Sterling .

14 Legal form of entity

Federation of Jewish Relief Organisations is an unincorporated charity governed by its Constitution (as amended). Registered Charity Number 250006.

15 Principal place of business

The address of the charity's principal place of business and registered office is:

120 Salmon Street
 London
 NW9 8NL

16 Statement of financial activities (including income and expenditure account) - prior year

	General Funds £	Restricted Funds £	2022 Total £
Incoming Resources			
<i>Incoming Resources from generated funds</i>			
<i>Donations and legacies</i>			
Unrestricted legacies	11,307	-	11,307
Restricted legacies	-	13,156	13,156
Unrestricted donations and grants	33,148	-	33,148
Restricted donations and grants	-	25,000	25,000
Gift aid receivable	4,756	-	4,756
Investment Income			
UK Bank interest	-	-	-
Total income and endowments	<u>49,211</u>	<u>38,156</u>	<u>87,367</u>
Resources Expended			
<i>Expenditure on raising funds</i>			
	1,121	-	1,121
<i>Expenditure on Charitable activities</i>			
Restricted donations and grants	-	28,156	28,156
Unrestricted donations and grants	28,784	-	28,784
Other expenditure	2,241	-	2,241
Total expenditure	<u>32,146</u>	<u>28,156</u>	<u>60,302</u>
Net Incoming/(Outgoing) Resources	17,065	10,000	27,065
Transfers between funds	-	-	-
Net movement in funds	<u>17,065</u>	<u>10,000</u>	<u>27,065</u>
Reconciliation of funds			
Total funds at beginning of year	148,193	-	148,193
Total funds at end of year	<u>165,258</u>	<u>10,000</u>	<u>175,258</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Schedule to the Profit and Loss Account
for the year ended 31 March 2023
for the information of the trustees only

	2023	2022
	£	£
Incoming Resources		
Unrestricted donations		
Restricted donations	102,450	33,148
Interest Receivable	18,750	25,000
Unrestricted legacies	-	-
Restricted legacies	-	11,307
Gift aid receivable	-	13,156
	<u>5,426</u>	<u>4,756</u>
	<u>126,626</u>	<u>87,367</u>
Donations and Costs		
Unrestricted donations	38,814	24,862
Restricted donations and legacies	28,750	28,156
	<u>67,564</u>	<u>53,018</u>
	<u>59,062</u>	<u>34,349</u>
Total Net Incoming Resources		
Resources Expended		
Governance costs		
Accountancy and independent examiner fees	1,920	1,680
	<u>1,920</u>	<u>1,680</u>
Staff cost		
Wages and salaries	4,400	4,465
	<u>4,400</u>	<u>4,465</u>
Support Costs		
Rent and cleaning	-	-
	<u>-</u>	<u>-</u>
Bank charges	27	29
Other office costs		
Travelling expenses	1,422	-
Light and heat	480	-
Printing and stationery	-	1,110
Advertising and promotion	320	-
General office expenses	56	-
	<u>2,278</u>	<u>1,110</u>
Support Costs	2,305	1,139
Total Resources Expended	<u>8,625</u>	<u>7,284</u>
Net Incoming/(Outgoing) Resources for the financial year	<u>50,437</u>	<u>27,065</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS

England & Wales - Charity number 250006

Accounts

Registered charity number
250006

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Report and Unaudited Accounts

For the Year Ended 31 March 2022

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Report and accounts
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FEDERATION OF JEWISH RELIEF ORGANISATIONS
Legal and administrative information

Charity name: Federation of Jewish Relief Organisations

Nature of governing document: Deed of Trust establishing unincorporated charitable trust

Charity number: 250006

Trustees: Mr A M Garfield FCA (Hon. Treasurer)
Mrs H J Garfield (appointed 1 July 2021)

Independent Examiners Winston Gross & Co.
Chartered Accountants
34 Arlington Road
London
NW1 7HU

Bankers: Barclays Bank plc,
Hampstead Branch

Principal office and charity address: 120 Salmon Street
London
NW9 8NL

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

The trustees of the charity, present their annual report and accounts for the year ended 31 March 2022.

The trustees confirm that the financial statements comply with the current statutory requirements and the Statement of Recommended Practice - Accounting and Reporting by Charities SORP applicable to charities preparing their accounts in accordance with FRS 102 effective 1 January 2019.

Principal Objective and Aims

The principal objectives and aims of the Charity during the year continued to be:

1. To relieve Jewish victims of war and persecution.
2. To relieve poverty and sickness among, and to advance the education of, the Jewish people.

These objectives may be carried out in the UK, Israel or elsewhere. Many of these services are provided through the provision of grants and donations in conjunction with various public sector bodies and non governmental and non profit making organisations mainly in Israel; and through an independent Charity in Israel, the Israel office of the Federation of Jewish Relief Organisations.

The trustees are satisfied that the objectives of the Charity have been met through the various activities during the year and ongoing. The charity continues to explore new ways of rendering its services and programs to fulfil its principal objectives and aims.

The manner in which these objectives are achieved is set out in these accounts and trustees' report.

The trustees have had due regard to the guidance issued by the Charity Commission regarding the public benefit and consider this charity to be in the public benefit through the grants and donations being made to the various organisations that the charity makes and facilitates.

Structure and organisation

The Federation was established in 1919. It is an unincorporated charitable trust governed by its Constitution as amended on the 8 August 2004 replacing the previous Constitution.

The Charity is under the overall control of the trustees who meet each year to manage the charity's affairs, to set the policy and overall direction. Decisions are taken by agreement of all the trustees. Day to day responsibility of running the organisation is delegated to the Honorary Treasurer who manages the administration and supervises the services rendered by the Charity, assisted by one paid staff member.

The trustees are the only members of the charity.

The Charity has an open recruitment procedure for new trustees who are appointed if they have the appropriate skills and experience to meet the needs of the organisation. The Charity is encouraging the implementation of policies and procedures for the induction and training of both new and existing trustees. The power to appoint new trustees vests in the existing trustees. The Trustees comprise a minimum number of two and a maximum of ten.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Principal activity review and future developments

The Federation's income during the year was derived from restricted and unrestricted donations.

Unrestricted donations include £4,172 (2021: £7,497) from the Christadelphians. Other unrestricted donations amounted to £28,976 including £14,000 from Juliet Hartly, £2,000 from Michael & Isle Katz Foundation, £2,379 from Chilton Charitable Trust and various other donations amounting to £10,597, (2021: £6,624).

The charity received unrestricted legacies in the year as follows, from:-

Kodin Estate - £7,103 (2021: £Nil).

E Glucksman Estate - £3,710 (2021: £Nil)

H Bender Estate - £494 (2021: £Nil)

Restricted donations comprise from Maurice Wohl Charitable Foundation £24,000 (2021: £21,000) and Julian Fasler £1,000 (2021: £Nil), for specific activities.

A restricted legacy from the Estate of H Bender was received amounting to £13,156 (2021: £Nil)

The Federation continues to make donations to various individuals and organisations in accordance with the objects in its Constitution. This has continued after the year end.

The trustees are satisfied that the charity's assets are adequate to fulfil its obligations. The level of incoming resources is dependent on grants and donations received which can be affected by the overall economic climate.

Financial Review

There has been no material change in the Federation's activities during the year

During the year, the Federation had total incoming resources of £87,367 (2021: £36,376).

The resources expended were £60,302 (2021: £57,110). Details of these are set out in the notes to these accounts.

Restricted donations of £28,156 (2021: £23,200) were paid in the year.

£14,162 (2021: £9,030) was paid to the Israel office to support the objects of the charity.

These donations were all made in accordance with the main objects of the charity to organisations and individuals who met the charitable objectives of the organisation. Included in unrestricted donations were amounts to the following - £2,500 (2021: £Nil) to Brondesbury Park Synagogue, £1,200 (2021: £Nil) to World Jewish Relief, £2,000 (2021: £3,500) to Jcoss, £4,000 (2021: £Nil) to British Friends of Jaffa Institute, £1,000 (2021: £Nil) to Community Security Trust, £Nil (2021: £12,750) to Norwood and other donations amounting to £Nil (2021: £800) to various causes.

Staff and support costs during the year were met from the unrestricted funds.

The surplus (2021: deficit) of the net unrestricted incoming resources during the year of £17,065 (2021: deficit £18,534) was added to, (2021 deducted from), the accumulated unrestricted funds brought forward, which amounted to £165,258 (2021: £148,193) at the year end. The surplus of £10,000 (2021: £2,200 deficit) of restricted incoming resources was added to accumulated restricted funds brought forward leaving accumulated restricted funds of £10,000 (2021: £Nil) at the year end.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Reserves Policy

The trustees have resolved to maintain reserves at levels considered appropriate to provide for future activities of the organisation. The existing assets are retained to produce income and to meet any annual deficit or will be utilised for future grant making by the trustees depending on their assessment of the needs of the donee at the time. The trustees are concerned not to diminish the charity's assets in the short term as that would restrict their ongoing ability to fund projects as and when considered appropriate by the trustees. The net current assets at the year end are considered adequate as reserves.

The charity maintains unrestricted funds at a level which are more than adequate to meet ongoing management and administration costs. The current year unrestricted expenditure is financed out of unrestricted funds received during the year or from unrestricted funds available at the beginning of the year.

The level of free reserves are monitored and reviewed regularly by the trustees.

During the year the Charity received restricted funds and these were expended to meet the criteria specified by the donor(s).

Investment policy

The constitution authorises the trustees to make and hold investments. The trustees take a prudent view regarding the investment of surplus funds. Accordingly, all funds are placed on current account with the Federation's bankers. The trustees consider that the return on bank deposits is un-satisfactory in the current economic climate.

Risk management

The Trustees regularly review the major risks which the charity faces. Given the charity's financial controls, the trustees consider there are adequate resources and controls to address any major risks that may arise in the future. The trustees continually examine the operational and business risks likely to be faced by the charity and continue to improve the existing systems to deal with and mitigate any significant risk.

Cooperation with other organisations and bodies (both charitable and non charitable)

The Federation receives requests from other charitable and non charitable organisation for assistance and support. Such requests are reviewed by the trustees and assessed as to whether they are in accordance with the objects of the Federation.

The organisation works closely with an independent charity in Israel, the Israel office of the Federation of Jewish Relief Organisations through whom certain charitable donations are distributed in Israel.

The Charity receives various donations from charitable and non charitable organisations including donations from the Christadelphian community and the charity is grateful for all their support.

Fixed Assets

The changes in fixed asset investments are summarised in the notes to the financial statements.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Trustees' Report

Trustees

The following trustees of the Charity, who served during the year and who had no beneficial interest in the funds of the charity at the beginning and end of the year were as follows:-

Mr A M Garfield FCA	- Hon. Treasurer.
Mrs H J Garfield	
Mrs A Lando (Deceased)	- Hon. Secretary

The trustees received no remuneration during the year.

A review of the Federation's activity during the year is included in the Charities Annual Report.

Trustees' responsibilities

The trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations.

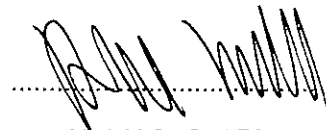
The Charities Act 2011 requires the trustees to prepare accounts for each financial period which give a true and fair view of the state of affairs of the Charity as at the balance sheet date and of the statement of financial activities for incoming and outgoing resources including income and expenditure for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue its activities;
- state whether applicable accounting standards including the SORP requirements have been followed subject to any material departures disclosed and explained in the accounts.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011 and with the requirements of the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102). They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf:-

27 January 2023


.....
Mr A M Garfield FCA
Hon. Treasurer

FEDERATION OF JEWISH RELIEF ORGANISATIONS
for the year ended 31 March 2022

**Independent examiner's report on the unaudited accounts
to the trustees of the FEDERATION OF JEWISH RELIEF ORGANISATIONS**

I report to the trustees of the Federation of Jewish Relief Organisations (the Charity) on the accounts for the year ended 31 March 2022, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities Smp (FRS102) Second Edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

This report is made solely to the Charity's trustees, as a body. My work has been undertaken so that I might slate to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's trustees as a body, for my work, for this report or for the opinion I have formed.

Respective responsibilities of trustees and independent examiners

As described in the statement of trustees' responsibilities in the Trustees' Report, the Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act); and
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners and the requirements of the Act. My examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.


Independent examiner's statement

In connection with my examination of the accounts of the Charity for the year ended 31 March 2022:

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.


Bernard Gross
Independent Examiner
Chartered Accountant
Winston Gross & Co.
Chartered Accountants
34 Arlington Road
London
NW1 7HU

27 January 2023

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Statement of financial activities
(Including income and expenditure account)
for the year ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total £	2021 Total £
Incoming Resources					
<i>Incoming Resources from generated funds</i>					
<i>Donations and legacies</i>					
Unrestricted legacies	2	11,307	-	11,307	-
Restricted legacies	2	-	13,156	13,156	-
Unrestricted donations and grants	3	33,148	-	33,148	14,121
Restricted donations and grants	3	-	25,000	25,000	21,000
Gift aid receivable		4,756	-	4,756	1,255
Investment Income					
UK Bank interest		-	-	-	-
Total income and endowments		<u>49,211</u>	<u>38,156</u>	<u>87,367</u>	<u>36,376</u>
Resources Expended					
<i>Expenditure on raising funds</i>					
	4	1,121	-	1,121	1,230
<i>Expenditure on Charitable activities</i>					
Restricted donations, grants and legacies		-	28,156	28,156	23,200
Unrestricted donations and grants	4	28,784	-	28,784	30,385
Other expenditure	4	2,241	-	2,241	2,295
Total expenditure		<u>32,146</u>	<u>28,156</u>	<u>60,302</u>	<u>57,110</u>
Net Income/expenditure	5	17,065	10,000	27,065	(20,734)
Transfers between funds - admin fee		-	-	-	-
Net movement in funds		<u>17,065</u>	<u>10,000</u>	<u>27,065</u>	<u>(20,734)</u>
Reconciliation of funds					
Total funds at beginning of year	10,11,16	148,193	-	148,193	168,927
Total funds at end of year	10,11,16	<u>165,258</u>	<u>10,000</u>	<u>175,258</u>	<u>148,193</u>

There were no recognised gains and losses for 2022 and 2021 other than those included in the statement of financial activities.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Balance Sheet
as at 31 March 2022

	Notes	2022 £	2021 £
Fixed assets			
Tangible assets	7	1	1
Current assets			
Debtors	8	4,751	1,246
Cash at bank and in hand		<u>172,186</u>	<u>153,052</u>
		176,937	154,298
Creditors: amounts falling due within one year			
	9	(1,680)	(6,106)
Net current assets		<u>175,257</u>	<u>148,192</u>
Total assets less current liabilities		<u>175,258</u>	<u>148,193</u>
 Funds			
Unrestricted funds	11	165,258	148,193
Restricted funds	10	10,000	-
Total funds	12	<u>175,258</u>	<u>148,193</u>

The trustees are satisfied that the Charity is entitled to exemption from Section 144(2) of the Charities Act 2011 .

The trustees acknowledge their responsibilities for:

- (i) ensuring that the Charity keeps proper accounting records which comply with Section 130 of the Charities Act 2011; and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of its statement of financial activities for the financial year in accordance with the requirements of Section 132 of the Charities Act 2011.

The accounts were approved by the trustees on 27 January 2023 and signed on its behalf.



A M Garfield (Hon. Treasurer)

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2022

1 Accounting policies

a Basis of preparation of financial statements

The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities: statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019), (Charities SORP FRS102) Second edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), and the Charities Act 2011.

The charity is exempted from preparing a cash flow statement due to the adoption of the exemption available to charities with income of less than £500,000.

Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy or note.

b Public benefit entity

The charitable trust meets the definition of a public entity under FRS102.

c Going concern

The trustees consider that there were no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of 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 reporting period.

d Income

Income comprise the total income receivable during the year which is recognised on an accruals basis of accounting.

Restricted income is matched directly with the relevant expenditure for which the restricted income was received.

Bank interest is included in the income and expenditure account on an accruals basis.

Tax refunds on gift aid donations are accounted for on an accruals basis.

The value of services provided by volunteers has not been included.

e Fund accounting

The Charity reserves have been allocated to separate funds for future application.

Unrestricted funds are incoming resources receivable or generated for the furtherance of the objects of the Charity without a specified purpose and are available as general funds. Resources expended which meet these criteria are charged to the funds, together with a fair allocation of staff and support costs. Unrestricted funds comprise accumulated surpluses on general funds and these are available for use at the discretion of the trustees in the furtherance of the charitable objectives of the Federation.

Restricted funds are those that can only be used for restricted purposes within the objects of the Federation. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes. Resources expended which meet these criteria are charged to the funds.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2022

1 Accounting policies continued

f Expenditure

Resources expended and liabilities are recognised as soon as they are incurred on an accruals basis inclusive of any Vat. Expenditure which is directly attributable to specific activities is allocated specifically to the relevant activities for which it is incurred. Provisions are made for all known liabilities which exist at the year end based on the trustees best estimate as to the costs of settling those liabilities.

Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

- Costs of raising and generating funds which includes any fundraising costs incurred.
- Donations payable in furtherance of the charity's objectives. Donations are made to individuals and organisations in order to further the objects of the charity.
- Governance costs for compliance with charitable and statutory requirements.
- Staff and support costs.

g Staff and support costs

These are management and administration costs and comprise expenditure not directly attributable to the generated funds, charitable or fund raising activities of the Charity, but relate to the furtherance of the charity's objectives. They are therefore allocated to the relevant category of resources expended based on estimates of the time devoted to each activity.

h Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Furniture and Equipment	25% reducing balance
-------------------------	----------------------

i Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account.

j Taxation

As a registered charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

Value added tax is not recoverable by the charity and as such is included in the relevant costs in the Statement of Financial Activities.

k Debtors

Debtors are recognised at the settlement amount due after allowing for any discounts and as per the terms agreed. Prepayments are valued at the amounts prepaid for services and accrued income amounts are valued at the amounts due per terms agreed and there is certainty of receipt.

l Cash at bank and in hand

Cash at bank and in hand includes bank balances kept in current and deposit accounts.

m Creditors and provisions

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

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2022

2 Legacy

The amounts received during the year from unrestricted legacies was £11,307 (2021: £Nil) and from restricted legacies £13,157 (2021: £Nil)

3 Donations and grants receivable

Included in income of the charity is donations and grant income for unrestricted funds of £33,148 (2021: £14,121), restricted funds of £25,000 (2021: £21,000) and gift aid tax refunds due of £4,756 (2021: £1,255).

4 Resources expended	Direct costs	Staff costs	Support costs	2022 Total	2021 Total
a) Analysis of total resources expended	£	£	£	£	£
Cost of generating funds voluntary income	-	893	228	1,121	1,230
Cost of charitable activities					
- Grants and donations towards clothing relief and kindergartens, youth centres, education and medical equipment	24,862	3,125	797	28,784	30,385
	<u>24,862</u>	<u>3,125</u>	<u>797</u>	<u>28,784</u>	<u>30,385</u>
Other Expenditure					
- Independent Examiner fees	1,680	-	-	1,680	1,680
- Office, staff and finance costs	-	447	114	561	615
	<u>1,680</u>	<u>447</u>	<u>114</u>	<u>2,241</u>	<u>2,295</u>
	<u>26,542</u>	<u>4,465</u>	<u>1,139</u>	<u>32,146</u>	<u>33,910</u>

The direct costs of charitable activities - donations of £24,862 (2021: £26,080) includes amounts to the following - £2,500 (2021: £Nil) to Brondesbury Park Synagogue, £1,200 (2021: £Nil) to World Jewish Relief, £2,000 (2021: £3,500) to Jcoss, £4,000 (2021: £Nil) to British Friends of Jaffa Institute, £1,000 (2021: £Nil) to Community Security Trust, £Nil (2021: £12,750) to Norwood and other donations amounting to £Nil (2021: £800) to various causes and £14,162 (2021: £9,030) paid to the Israel office of the Federation of Jewish Relief Organisations for projects carried out in accordance with the Federation's objectives. None of these remained outstanding at the year end. The Israel office is located in Tel Aviv, Israel.

b) Analysis of support costs			2022	2021
Staff costs	-	4,465	-	4,465
Postage and appeals	-	-	-	-
Bank Charges	-	-	29	-
Other costs	-	-	1,110	-
	<u>-</u>	<u>4,465</u>	<u>1,139</u>	<u>6,150</u>

Support costs includes all expenditure not directly related to the charitable activity. These are allocated to the relevant category of resources expended based on estimates of time devoted to each activity.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2022

5 Net Incoming (Outgoing) Resources for the financial year	2022	2021
	£	£
are arrived at after charging:-		
Independent Examiners fees	<u>1,680</u>	<u>1,680</u>

6 Staff Costs	2022	2021
	£	£
Wages and Salaries	<u>4,465</u>	<u>6,150</u>

There were no employees with emoluments greater than £10,000

The average monthly number of persons employed during the year was as follows:-

	2022	2021
	Number	Number
Administration assistant	0.4	0.4
Support assistant	<u>0.2</u>	<u>0.2</u>
	<u>0.6</u>	<u>0.6</u>

The trustees did not receive any remuneration for services to the charity in the year.

No expenses were reimbursed to trustees in the year.

There were no related party transactions in the year or the previous year.

7 Tangible fixed assets	Furniture and office equipment
	£
Cost	
At 1 April 2021	<u>1</u>
At 31 March 2022	<u>1</u>
Depreciation	
At 31 March 2022	<u>-</u>
Net book value	
At 31 March 2022	<u>1</u>
At 31 March 2021	<u>1</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2022

8 Debtors	2022	2021
	£	£
Other debtors - gift aid tax recoverable	<u>4,751</u>	<u>1,246</u>

9 Creditors: amounts falling due within one year	2022	2021
	£	£
Accruals and deferred income	<u>1,680</u>	<u>6,106</u>

10 Restricted funds	At 1 April	Incoming	Resources	At 31 March
	2021	resources	expended	2022
	£	£	£	£
Received and expended	<u>-</u>	<u>38,156</u>	<u>(28,156)</u>	<u>10,000</u>

	At 1 April	Incoming	Resources	At 31 March
	2020	resources	expended	2021
	£	£	£	£
Received and expended	<u>2,200</u>	<u>21,000</u>	<u>(23,200)</u>	<u>-</u>

Restricted funds represents donations and funds received for a specific purpose. The balance of £10,000 at the year end was paid out on 6 April 2022.

11 Unrestricted funds	2022	2021
	£	£
At 1 April	148,193	166,727
Incoming resources	49,211	15,376
Resources expended	<u>(32,146)</u>	<u>(33,910)</u>
At 31 March	<u>165,258</u>	<u>148,193</u>

Unrestricted funds include earmarked amounts set aside by the trustees for specific projects and expenses and at the year end they amounted to £6,000 (2021: £Nil).

12 Analysis of net assets between funds	Unrestricted	Restricted	Total	Total
	Fund	Fund	Fund	Fund
	£	£	2022	2021
			£	
Fixed assets	1	-	1	1
Current assets	166,937	10,000	176,937	154,298
Current liabilities within one year	<u>(1,680)</u>	<u>-</u>	<u>(1,680)</u>	<u>(6,106)</u>
	<u>165,258</u>	<u>10,000</u>	<u>175,258</u>	<u>148,193</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
for the year ended 31 March 2022

13 Presentation currency

The financial statements are presented in Sterling .

14 Legal form of entity

Federation of Jewish Relief Organisations is an unincorporated charity governed by its Constitution (as amended). Registered Charity Number 250006.

15 Principal place of business

The address of the charity's principal place of business and registered office is:

120 Salmon Street
London
NW9 8NL

16 Statement of financial activities (including income and expenditure account) - prior year

	General Funds £	Restricted Funds £	2021 Total £
Incoming Resources			
<i>Incoming Resources from generated funds</i>			
<i>Donations and legacies</i>			
Unrestricted legacies	-	-	-
Restricted legacies	-	-	-
Unrestricted donations and grants	14,121	-	14,121
Restricted donations and grants	-	21,000	21,000
Gift aid receivable	1,255	-	1,255
Investment Income			
UK Bank interest	-	-	-
Total income and endowments	<u>15,376</u>	<u>21,000</u>	<u>36,376</u>
Resources Expended			
<i>Expenditure on raising funds</i>	1,230	-	1,230
<i>Expenditure on Charitable activities</i>			
Restricted donations and grants	-	23,200	23,200
Unrestricted donations and grants	30,385	-	30,385
Other expenditure	2,295	-	2,295
Total expenditure	<u>33,910</u>	<u>23,200</u>	<u>57,110</u>
Net Incoming/(Outgoing) Resources	(18,534)	(2,200)	(20,734)
Transfers between funds	-	-	-
Net movement in funds	<u>(18,534)</u>	<u>(2,200)</u>	<u>(20,734)</u>
Reconciliation of funds			
Total funds at beginning of year	166,727	2,200	168,927
Total funds at end of year	<u>148,193</u>	<u>-</u>	<u>148,193</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS

England & Wales - Charity number 250006

Accounts

Registered charity number
250006

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Report and Unaudited Accounts

For the Year Ended 31 March 2021

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Report and accounts
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FEDERATION OF JEWISH RELIEF ORGANISATIONS

Legal and administrative information

Charity name:	Federation of Jewish Relief Organisations
Nature of governing document:	Deed of Trust establishing unincorporated charitable trust
Charity number:	250006
President:	Emeritus Rabbi Lord Jonathan Sacks (Deceased)
Trustees:	Mr A M Garfield FCA (Hon. Treasurer) Mrs A Lando (Deceased) (Hon. Secretary) Mrs H J Garfield (appointed 1 July 2021)
Honorary Secretary:	Mrs A Lando (Deceased)
Independent Examiners	Winston Gross & Co. Chartered Accountants 34 Arlington Road London NW1 7HU
Bankers:	Barclays Bank plc, Hampstead Branch
Principal office and charity address:	120 Salmon Street London NW9 8NL

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

The trustees of the charity, present their annual report and accounts for the year ended 31 March 2021.

The trustees confirm that the financial statements comply with the current statutory requirements and the Statement of Recommended Practice - Accounting and Reporting by Charities SORP applicable to charities preparing their accounts in accordance with FRS 102 effective 1 January 2019.

Principal Objective and Aims

The principal objectives and aims of the Charity during the year continued to be:

1. To relieve Jewish victims of war and persecution.
2. To relieve poverty and sickness among, and to advance the education of, the Jewish people.

These objectives may be carried out in the UK, Israel or elsewhere. Many of these services are provided through the provision of grants and donations in conjunction with various public sector bodies and non governmental and non profit making organisations mainly in Israel; and through an independent Charity in Israel, the Israel office of the Federation of Jewish Relief Organisations.

The trustees are satisfied that the objectives of the Charity have been met through the various activities during the year and ongoing. The charity continues to explore new ways of rendering its services and programs to fulfil its principal objectives and aims.

The manner in which these objectives are achieved is set out in these accounts and trustees' report.

The trustees have had due regard to the guidance issued by the Charity Commission regarding the public benefit and consider this charity to be in the public benefit through the grants and donations being made to the various organisations that the charity makes and facilitates.

Structure and organisation

The Federation was established in 1919. It is an unincorporated charitable trust governed by its Constitution as amended on the 8 August 2004 replacing the previous Constitution.

The Charity is under the overall control of the trustees who meet each year to manage the charity's affairs, to set the policy and overall direction. Decisions are taken by agreement of all the trustees. Day to day responsibility of running the organisation is delegated to the Honorary Treasurer who manages the administration and supervises the services rendered by the Charity, assisted by one paid staff member.

The trustees are the only members of the charity.

The Charity has an open recruitment procedure for new trustees who are appointed if they have the appropriate skills and experience to meet the needs of the organisation. The Charity is encouraging the implementation of policies and procedures for the induction and training of both new and existing trustees. The power to appoint new trustees vests in the existing trustees. The Trustees comprise a minimum number of two and a maximum of ten.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Principal activity review and future developments

The Federation's income during the year was derived from restricted and unrestricted donations.

Unrestricted donations include £7,497 (2020: £4,867) from the Christadelphians. Other unrestricted donations amounted to £6,624 (2020: £6,765).

The charity received legacies in the year as follows, from:-
Kodin Estate - £Nil (2020: £46,667).

Restricted donations comprise £21,000, from Christadelphians £Nil (2020:£6,500) and Maurice Wohl Charitable Foundation £21,000 (2020: £39,000), for specific activities.

The Federation continues to make donations to various individuals and organisations in accordance with the objects in its Constitution. This has continued after the year end.

The trustees are satisfied that the charity's assets are adequate to fulfil its obligations. The level of incoming resources is dependent on grants and donations received which can be affected by the overall economic climate.

The results for the year are considered satisfactory by the Trustees.

Financial Review

There has been no material change in the Federation's activities during the year

During the year, the Federation had total incoming resources of £36,376 (2020: £104,147).

The resources expended were £57,110 (2020: £98,284). Details of these are set out in the notes to these accounts.

Restricted donations of £23,200 (2020: £43,300) were paid in the year.

£9,030 (2020: £24,266) was paid to the Israel office to support the objects of the charity.

These donations were all made in accordance with the main objects of the charity to organisations and individuals who met the charitable objectives of the organisation. Included in unrestricted donations were amounts to the following - £12,750 (2020: £18,130) to Norwood, £3,500 (2020: £3,250) to Jewish Community Secondary School and other donations amounting to £800 (2020; £2,000) to various causes.

Staff and support costs during the year were met from the unrestricted funds.

The deficit (2020: surplus) of the net unrestricted incoming resources during the year of £18,534 (2020: surplus £3,663) was deducted from, (2020 added to), the accumulated unrestricted funds brought forward, which amounted to £148,193 (2020: £166,727) at the year end. The deficit of £2,200 (2020: £2,200 surplus) of restricted incoming resources was deducted from accumulated restricted funds brought forward leaving accumulated Restricted Funds of £Nil (2020: £2,200) at the year end.

COVID-19 Pandemic:

The Trustees considered the issue of the Charity's sustainability in the light of COVID-19 and concluded that it had adequate reserves at present and that the principal sources of core cost funding were not under threat.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Trustees' Report

Reserves Policy

The trustees have resolved to maintain reserves at levels considered appropriate to provide for future activities of the organisation. The existing assets are retained to produce income and to meet any annual deficit or will be utilised for future grant making by the trustees depending on their assessment of the needs of the donee at the time. The trustees are concerned not to diminish the charity's assets in the short term as that would restrict their ongoing ability to fund projects as and when considered appropriate by the trustees. The net current assets at the year end are considered adequate as reserves.

The charity maintains unrestricted funds at a level which are more than adequate to meet ongoing management and administration costs. The current year unrestricted expenditure is financed out of unrestricted funds received during the year or from unrestricted funds available at the beginning of the year.

The level of free reserves are monitored and reviewed regularly by the trustees.

During the year the Charity received restricted funds and these were expended to meet the criteria specified by the donor(s).

Investment policy

The constitution authorises the trustees to make and hold investments. The trustees take a prudent view regarding the investment of surplus funds. Accordingly, all funds are placed on current account with the Federation's bankers. The trustees consider that the return on bank deposits is un-satisfactory in the current economic climate.

Risk management

The Trustees regularly review the major risks which the charity faces. Given the charity's financial controls, the trustees consider there are adequate resources and controls to address any major risks that may arise in the future. The trustees continually examine the operational and business risks likely to be faced by the charity and continue to improve the existing systems to deal with and mitigate any significant risk.

Cooperation with other organisations and bodies (both charitable and non charitable)

The Federation receives requests from other charitable and non charitable organisation for assistance and support. Such requests are reviewed by the trustees and assessed as to whether they are in accordance with the objects of the Federation.

The organisation works closely with an independent charity in Israel, the Israel office of the Federation of Jewish Relief Organisations through whom certain charitable donations are distributed in Israel.

The Charity receives various donations from charitable and non charitable organisations including donations from the Christadelphian community and the charity is grateful for all their support.

Fixed Assets

The changes in fixed asset investments are summarised in the notes to the financial statements.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Trustees' Report

Trustees

The following trustees of the Charity, who served during the year and who had no beneficial interest in the funds of the charity at the beginning and end of the year were as follows:-

Mr A M Garfield FCA	- Hon. Treasurer.
Mrs A Lando (Deceased)	- Hon. Secretary

The trustees received no remuneration during the year.

A review of the Federation's activity during the year is included in the Charities Annual Report.

Trustees' responsibilities

The trustees are responsible for preparing the report and accounts in accordance with applicable law and regulations.

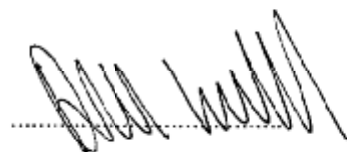
The Charities Act 2011 requires the trustees to prepare accounts for each financial period which give a true and fair view of the state of affairs of the Charity as at the balance sheet date and of the statement of financial activities for incoming and outgoing resources including income and expenditure for that period. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the company will continue its activities;
- state whether applicable accounting standards including the SORP requirements have been followed subject to any material departures disclosed and explained in the accounts.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the accounts comply with the Charities Act 2011 and with the requirements of the Statement of Recommended Practice applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities SORP (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102). They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees and signed on their behalf:-

20 January 2022



Mr A M Garfield FCA
Hon. Treasurer

FEDERATION OF JEWISH RELIEF ORGANISATIONS
for the year ended 31 March 2021

**Independent examiner's report on the unaudited accounts
to the trustees of the FEDERATION OF JEWISH RELIEF ORGANISATIONS**

I report to the trustees of the Federation of Jewish Relief Organisations (the Charity) on the accounts for the year ended 31 March 2021, which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019) - Charities Smp (FRS102) Second Edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

This report is made solely to the Charity's trustees, as a body. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's trustees as a body, for my work, for this report or for the opinion I have formed.

Respective responsibilities of trustees and independent examiners

As described in the statement of trustees' responsibilities in the Trustees' Report, the Charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the Act)) and that an independent examination is required.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act); and
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5) (b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners and the requirements of the Act. My examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

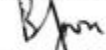
Independent examiner's statement

In connection with my examination of the accounts of the Charity for the year ended 31 March 2021:

I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Bernard Gross
Independent Examiner
Chartered Accountant
Winston Gross & Co.
Chartered Accountants
34 Arlington Road
London
NW1 7HU

20 January 2022

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Statement of financial activities

(Including income and expenditure account)

for the year ended 31 March 2021

	Notes	General Funds £	Restricted Funds £	2021 Total £	2020 Total £
Incoming Resources					
<i>Incoming Resources from generated funds</i>					
<i>Donations and legacies</i>					
Unrestricted legacies	2	-	-	-	46,667
Unrestricted donations and grants	3	14,121	-	14,121	11,632
Restricted donations and grants	3	-	21,000	21,000	45,500
Gift aid receivable		1,255	-	1,255	348
Investment Income					
UK Bank interest		-	-	-	-
Total income and endowments		15,376	21,000	36,376	104,147
Resources Expended					
<i>Expenditure on raising funds</i>					
	4	1,230	-	1,230	1,132
<i>Expenditure on Charitable activities</i>					
Restricted donations, grants and legacies		-	23,200	23,200	43,300
Unrestricted donations and grants	4	30,385	-	30,385	51,606
Other expenditure	4	2,295	-	2,295	2,246
Total expenditure		33,910	23,200	57,110	98,284
Net Income/expenditure	5	(18,534)	(2,200)	(20,734)	5,863
Transfers between funds - admin fee		-	-	-	
Net movement in funds		(18,534)	(2,200)	(20,734)	5,863
Reconciliation of funds					
Total funds at beginning of year	10,11,16	166,727	2,200	168,927	163,064
Total funds at end of year	10,11,16	148,193	-	148,193	168,927

There were no recognised gains and losses for 2021 and 2020 other than those included in the statement of financial activities.

All incoming resources and resources expended derive from continuing activities.

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Balance Sheet
as at 31 March 2021

	Notes	2021 £	2020 £
Fixed assets			
Tangible assets	7	1	1
Current assets			
Debtors	8	1,246	1,213
Cash at bank and in hand		153,052	173,819
		<u>154,298</u>	<u>175,032</u>
Creditors: amounts falling due within one year	9	(6,106)	(6,106)
Net current assets		<u>148,192</u>	<u>168,926</u>
Total assets less current liabilities		<u>148,193</u>	<u>168,927</u>
Funds			
Unrestricted funds	11	148,193	166,727
Restricted funds	10	-	2,200
Total funds	12	<u>148,193</u>	<u>168,927</u>

The trustees are satisfied that the Charity is entitled to exemption from Section 144(2) of the Charities Act 2011.

The trustees acknowledge their responsibilities for:

- (i) ensuring that the Charity keeps proper accounting records which comply with Section 130 of the Charities Act 2011; and
- (ii) preparing accounts which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of its statement of financial activities for the financial year in accordance with the requirements of Section 132 of the Charities Act 2011.

The accounts were approved by the trustees on 20 January 2022 and signed on its behalf.


A M Garfield (Hon. Treasurer)

The notes on pages 9 to 14 form an integral part of these accounts.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Notes to the accounts

for the year ended 31 March 2021

1 Accounting policies

a **Basis of preparation of financial statements**

The accounts have been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities: statement of recommended practice applicable to charities preparing their accounts in accordance with the Financial Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019), (Charities SORP FRS102) Second edition, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), and the Charities Act 2011.

The charity is exempted from preparing a cash flow statement due to the adoption of the exemption available to charities with income of less than £500,000.

Assets and liabilities are initially recognised at historical cost or transition value unless otherwise stated in the relevant accounting policy or note.

b **Public benefit entity**

The charitable trust meets the definition of a public entity under FRS102.

c **Going concern**

The trustees consider that there were no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of 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 reporting period.

d **Income**

Income comprise the total income receivable during the year which is recognised on an accruals basis of accounting.

Restricted income is matched directly with the relevant expenditure for which the restricted income was received.

Bank interest is included in the income and expenditure account on an accruals basis.

Tax refunds on gift aid donations are accounted for on an accruals basis.

The value of services provided by volunteers has not been included.

e **Fund accounting**

The Charity reserves have been allocated to separate funds for future application.

Unrestricted funds are incoming resources receivable or generated for the furtherance of the objects of the Charity without a specified purpose and are available as general funds. Resources expended which meet these criteria are charged to the funds, together with a fair allocation of staff and support costs. Unrestricted funds comprise accumulated surpluses on general funds and these are available for use at the discretion of the trustees in the furtherance of the charitable objectives of the Federation.

Restricted funds are those that can only be used for restricted purposes within the objects of the Federation. Restriction arises when specified by the donor or when funds are raised for particular restricted purposes. Resources expended which meet these criteria are charged to the funds.

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Notes to the accounts

for the year ended 31 March 2021

1 Accounting policies continued

f *Expenditure*

Resources expended and liabilities are recognised as soon as they are incurred on an accruals basis inclusive of any Vat. Expenditure which is directly attributable to specific activities is allocated specifically to the relevant activities for which it is incurred. Provisions are made for all known liabilities which exist at the year end based on the trustees best estimate as to the costs of settling those liabilities.

Charitable expenditure includes all expenditure directly related to the objects of the charity and comprises the following :-

- Costs of raising and generating funds which includes any fundraising costs incurred.
- Donations payable in furtherance of the charity's objectives. Donations are made to individuals and organisations in order to further the objects of the charity.
- Governance costs for compliance with charitable and statutory requirements.
- Staff and support costs.

g *Staff and support costs*

These are management and administration costs and comprise expenditure not directly attributable to the generated funds, charitable or fund raising activities of the Charity, but relate to the furtherance of the charity's objectives. They are therefore allocated to the relevant category of resources expended based on estimates of the time devoted to each activity.

h *Tangible Fixed Assets and Depreciation*

Tangible fixed assets are stated at cost less depreciation.

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Furniture and Equipment	25% reducing balance
-------------------------	----------------------

i *Foreign currencies*

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account.

j *Taxation*

As a registered charity, the organisation is exempt from income and corporation tax to the extent that its income and gains are applicable to charitable purposes only.

Value added tax is not recoverable by the charity and as such is included in the relevant costs in the Statement of Financial Activities.

k *Debtors*

Debtors are recognised at the settlement amount due after allowing for any discounts and as per the terms agreed. Prepayments are valued at the amounts prepaid for services and accrued income amounts are valued at the amounts due per terms agreed and there is certainty of receipt.

l *Cash at bank and in hand*

Cash at bank and in hand includes bank balances kept in current and deposit accounts.

m *Creditors and provisions*

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

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Notes to the accounts

for the year ended 31 March 2021

2 Legacy

The amounts received during the year from unrestricted legacies was £Nil (2020: £46,667).

3 Donations and grants receivable

Included in income of the charity is donations and grant income for unrestricted funds of £14,121 (2020: £11,632), restricted funds of £21,000 (2020: £45,500) and gift aid tax refunds due of £1,255 (2020: £348).

4 Resources expended	Direct costs	Staff costs	Support costs	2021 Total	2020 Total
a) Analysis of total resources expended	£	£	£	£	£
Cost of generating funds voluntary income	-	1,230	-	1,230	1,132
Cost of charitable activities					
- Grants and donations towards clothing relief and kindergartens, youth centres, education and medical equipment	26,080	4,305	-	30,385	51,606
	<u>26,080</u>	<u>4,305</u>	<u>-</u>	<u>30,385</u>	<u>51,606</u>
Other Expenditure					
- Independent Examiner fees	1,680	-	-	1,680	1,680
- Office, staff and finance costs	-	615	-	615	566
	<u>1,680</u>	<u>615</u>	<u>-</u>	<u>2,295</u>	<u>2,246</u>
	<u>27,760</u>	<u>6,150</u>	<u>-</u>	<u>33,910</u>	<u>54,984</u>

The direct costs of charitable activities - donations of £26,080 (2020: £47,646) includes amounts to the following - £12,750 (2020: £18,130) to Norwood, £3,500 (2020: £3,250) to Jewish Community Secondary School, other donations amounting to £800 (2020: £2,000) to various causes and £9,030 (2020: £24,266) paid to the Israel office of the Federation of Jewish Relief Organisations for projects carried out in accordance with the Federation's objectives. None of these remained outstanding at the year end. The Israel office is located in Tel Aviv, Israel.

b) Analysis of support costs	2021	2020
Staff costs	6,150	4,050
Postage and appeals	-	-
Bank Charges	-	-
Other costs	-	1,608
	<u>-</u>	<u>6,150</u>
	<u>6,150</u>	<u>5,658</u>

Support costs includes all expenditure not directly related to the charitable activity. These are allocated to the relevant category of resources expended based on estimates of time devoted to each activity.

FEDERATION OF JEWISH RELIEF ORGANISATIONS
Notes to the accounts
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5 Net Incoming (Outgoing) Resources for the financial year	2021	2020
	£	£
are arrived at after charging:-		
Independent Examiners fees	<u>1,680</u>	<u>1,680</u>

6 Staff Costs	2021	2020
	£	£
Wages and Salaries	<u>6,150</u>	<u>4,050</u>

There were no employees with emoluments greater than £10,000

The average monthly number of persons employed during the year was as follows:-

	2021	2020
	Number	Number
Administration assistant	0.4	0.4
Support assistant	<u>0.2</u>	<u>0.2</u>
	<u>0.6</u>	<u>0.6</u>

The trustees did not receive any remuneration for services to the charity in the year.

No expenses were reimbursed to trustees in the year except for expenses paid by the Federation in respect of travel costs totalling £Nil (2020: £1,448) for missions to Israel for one trustee to review and promote the various projects being undertaken in Israel.

There were no related party transactions in the year or the previous year.

7 Tangible fixed assets	Furniture and office equipment
	£
Cost	
At 1 April 2020	<u>1</u>
At 31 March 2021	<u>1</u>
Depreciation	
At 31 March 2021	<u>-</u>
Net book value	
At 31 March 2021	<u>1</u>
At 31 March 2020	<u>1</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS
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8 Debtors	2021	2020
	£	£
Other debtors - gift aid tax recoverable	<u>1,246</u>	<u>1,213</u>

9 Creditors: amounts falling due within one year	2021	2020
	£	£
Accruals and deferred income	<u>6,106</u>	<u>6,106</u>

10 Restricted funds	At 1 April	Incoming	Resources	At 31 March
	2020	resources	expended	2021
	£	£	£	£
Received and expended	2,200	21,000	(23,200)	-
FJRO admin fee	-	-	-	-
	<u>2,200</u>	<u>21,000</u>	<u>(23,200)</u>	<u>-</u>

	At 1 April	Incoming	Resources	At 31 March
	2019	resources	expended	2020
	-	45,500	(43,300)	2,200
Received and expended	-	-	-	-
FJRO admin fee	-	-	-	-
	<u>-</u>	<u>45,500</u>	<u>(43,300)</u>	<u>2,200</u>

Restricted funds represents donations and funds received for a specific purpose.

11 Unrestricted funds	2021	2020
	£	£
At 1 April	166,727	163,064
Incoming resources	15,376	58,647
Resources expended	(33,910)	(54,984)
Transfer between funds FJRO admin fee	-	-
At 31 March	<u>148,193</u>	<u>166,727</u>

Unrestricted funds include earmarked amounts set aside by the trustees for specific projects and expenses and at the year end they amounted to £Nil (2020: £Nil)

12 Analysis of net assets between funds	Unrestricted	Restricted	Total	Total
	Fund	Fund	Fund	Fund
	£	£	£	£
Fixed assets	1	-	1	1
Current assets	154,298	-	154,298	175,032
Current liabilities within one year	(6,106)	-	(6,106)	(6,106)
	<u>148,193</u>	<u>-</u>	<u>148,193</u>	<u>168,927</u>

FEDERATION OF JEWISH RELIEF ORGANISATIONS

Notes to the accounts

for the year ended 31 March 2021

13 Presentation currency

The financial statements are presented in Sterling .

14 Legal form of entity

Federation of Jewish Relief Organisations is an unincorporated charity governed by its Constitution (as amended). Registered Charity Number 250006.

15 Principal place of business

The address of the charity's principal place of business and registered office is:

120 Salmon Street
London
NW9 8NL

16 Statement of financial activities (including income and expenditure account) - prior year

	General Funds £	Restricted Funds £	2020 Total £
Incoming Resources			
<i>Incoming Resources from generated funds</i>			
<i>Donations and legacies</i>			
Unrestricted legacies	46,667	-	46,667
Restricted legacies	-	-	-
Unrestricted donations and grants	11,632	-	11,632
Restricted donations and grants	-	45,500	45,500
Gift aid receivable	348	-	348
Investment Income			
UK Bank interest	-	-	-
Total income and endowments	<u>58,647</u>	<u>45,500</u>	<u>104,147</u>
Resources Expended			
<i>Expenditure on raising funds</i>			
	1,132	-	1,132
<i>Expenditure on Charitable activities</i>			
Restricted donations and grants	-	43,300	43,300
Unrestricted donations and grants	51,606	-	51,606
Other expenditure	2,246	-	2,246
Total expenditure	<u>54,984</u>	<u>43,300</u>	<u>98,284</u>
Net Incoming/(Outgoing) Resources	3,663	2,200	5,863
Transfers between funds	-	-	-
Net movement in funds	<u>3,663</u>	<u>2,200</u>	<u>5,863</u>
Reconciliation of funds			
Total funds at beginning of year	163,064	-	163,064
Total funds at end of year	<u>166,727</u>	<u>2,200</u>	<u>168,927</u>